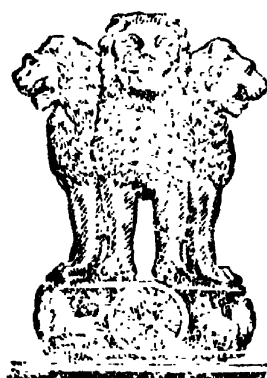


**OFFICE OF THE ECONOMIC ADVISER TO THE
GOVERNMENT OF INDIA
(MINISTRY OF COMMERCE)**



**REPORT ON AN ENQUIRY INTO THE
FAMILY BUDGETS OF MIDDLE CLASS
EMPLOYEES OF THE CENTRAL GOVERNMENT.**

PRINTED IN INDIA FOR THE MANAGER, GOVERNMENT OF INDIA PUBLICATIONS
BRANCH, DELHI, BY THE MANAGER, GOVERNMENT OF INDIA PRESS SIMLA, 1919.

Price : Rs. 5-0-0 or 8 SL.

Reference II- This book is not meant
for home-issue. It
should not therefore
be removed from the
office premises.

CONTENTS

PAGE No.

Introduction	iii—iv
----------------------	--------

PART I

All India.

Comparative study of family income and expenditure in the different regions.

(a) Composition of family	—
(b) Earners in the family	2
(c) Monthly income of family	2
(d) Monthly expenditure of family	2
(e) Gap between income and expenditure	3
(f) Food expenditure	3
(i) Cereals including bread	4
(ii) Pulses	4
(iii) Milk & fats	4
(iv) Fruits & vegetables	4
(v) Condiments & spices	5
(vi) Animal food	5
(vii) Miscellaneous food	5
(g) Variation in consumption	5
(i) Units	5
(ii) Cereals	6
(iii) Pulses	6
(iv) Milk & fats	6
(v) Fruits & vegetables	7
(vi) Condiments & spices	7
(vii) Animal food	7
(viii) Miscellaneous food	7
(h) Estimate of money value of concessions	7
(i) Fuel & lighting	8
(j) Clothing including footwear & umbrella	9
(k) Furniture & household requisites	9
(l) Housing	9
(m) Miscellaneous group	10
(i) Services	10
(ii) Children's education	10
(iii) Religious ceremony	10
(iv) Newspapers	10
(v) Toilet & other requisites	10
(vi) Entertainments	10
(vii) Club subscription	11
(viii) Postage	11
(ix) Medical attendance & medicine	11
(x) Holiday expenses	11
(xi) Travelling to and from place of work	11
(xii) Maintenance of own conveyance	11
(xiii) Taxes	11
(xiv) Provident Fund	11
(xv) Life Insurance	11
(xvi) Remittances	11
(xvii) Panstipari	11
(xviii) Cigarettes & tobacco	12
(xix) Debt disbursements	12

(n) List of Tables—

Annexure A—Regional distribution of effective budgets	13
Table (1) Mean and dispersion figures of food expenditure by areas	13
Table (2) Mean and dispersion figures of miscellaneous expenditure by areas	14
Table (3) Mean and dispersion figures of total expenditure by areas	14
Table (4) Quartile values of expenditure	15
Table (5) Quartile values of income	15
Table (6) Nature of families	15
Table (7) Composition of families	16
Table (8) Earners in the family and economic pressure	16
Table (9) Modal size of family	17
Table (10) Monthly income of family	17

CONTENTS—*contd.*

PAGE No.

Table (11) Percentage of surplus and deficit budgets	18
Table (12) Economic condition	18
Table (13) Expenditure & income per consumption unit	19
Table (14) Percentage expenditure by groups	19
Table (15) Monthly expenditure by groups	20
Table (16) Monthly expenditure per equivalent adult male	20
Table (17) Monthly expenditure per family	21
Table (18) Expenditure per family in relation to income	22
Table (19) Food expenditure per family	23
Table (20) Food expenditure per consumption unit	23
Table (21) Food expenditure percentage	23
Table (22) Quantity consumed per consumption unit	24
Table (23) Quantity consumed per month	25
Table (24) Percentage expenditure on fuel and lighting	25
Table (25) Estimated & actual expenditure on clothing	26
Table (26) Per capita estimated expenditure on clothing	26
Table (27) Monthly cost of furniture and other household requisites	26
Table (28) Number of rooms per family and average number of persons per room	27
Table (29) Details of average monthly expenditure per family	27—30
Table (30) Percentage monthly expenditure under miscellaneous group	30—31
Table (31) Indebtedness	31

ANNEXURES—

(I) Circular letter forwarding budget schedules	32—45
(II) Hints for compilation of family budgets	46

PART II

(Territorial blocks—cities)

1. Calcutta—	47
(a) Notes	48—57
(b) Tables	58—70
2. Bombay city—	71
(a) Notes	72—80
(b) Tables	81—94
3. Madras city—	95
(a) Notes	96—103
(b) Tables	104—116
4. Delhi city (including New Delhi)	117
(a) Notes	118—125
(b) Tables	126—138

PART III

(Other territorial blocks.)

1. Bengal & Assam (excluding Calcutta)	139
(a) Notes	140
(b) Tables	140—148
2. Bombay Province (excluding Bombay city)	149—170
(a) Notes	171
(b) Tables	172—179
3. Madras Province (excluding Madras city but including Hyderabad, Mysore, Travancore and Cochin)	180—192
(a) Notes	193
(b) Tables	194—201
4. Punjab, Sind, & N.W.F.P. block	202—214
(a) Notes	215
(b) Tables	216—224
5. United Provinces	225—246
(a) Notes	247
(b) Tables	248—256
6. Bihar & Orissa—	257—270
(a) Notes	271
(b) Tables	272—279
7. Central Provinces & Central India (including Rajputana & Ajmer-Merwara)	280—292
(a) Notes	293
(b) Tables	294—301
	302—314

INTRODUCTION.

Enquiries into the ways of living of industrial workers in India have been made from time to time by private investigators but with the setting up of an International Labour Organization in the early twenties of this century, the State also began to evince great interest in the subject of working class cost of living. Working class family budget enquiries were thus undertaken during the last several years by various Provinces and lately by the Labour Department (now Ministry) of the Government of India. No attempt was, however, made by the Central or Provincial Governments to undertake similar enquiries into the family budgets of other income groups. This might have been due to the reason, as suggested by the Indian Economic Enquiry Committee of 1925, that the middle and upper classes in India, as in most countries, resented enquiries regarding their income and expenditure and hesitated to disclose the true state of affairs. Unofficial enquiries were undertaken during the war in regard to such income groups but as these were of limited scope, the need for a comprehensive survey remained unfulfilled and with a view to collecting the necessary material for filling the gap, the Office of the Economic Adviser to the Government of India was authorised in 1945 to undertake the necessary preliminary enquiry into the income and expenditure of families of middle class Central Government employees. The extension of the enquiry to the employees of the Provincial Governments and Local Bodies was also attempted and, in fact, a circular letter was addressed to all Provincial Governments asking for their co-operation in the matter. On consideration, however, of the Provincial Governments' replies and in the interest of speedy and satisfactory conclusion of the enquiry it was found necessary to go ahead with the Central enquiry in the first instance.

2. From the administrative point of view there was one great advantage in the middle class enquiry as compared with working class investigations. In the case of the working classes an almost wholly illiterate section of the community had to be tackled and from them no information could be obtained save through a large staff of investigators who had to go round and attempt, after surmounting great initial obstacles, the collection of the required information by personal enquiry on the spot. In the middle class enquiry, on the other hand, an educated section of the population was dealt with and it was, therefore, possible to make a direct approach to the individual concerned by means of a printed schedule. A precise definition of the term middle class by specifying upper and lower income limits, was, however, rendered difficult by the existence of a large body of clerical workers with a rather low basic salary (as low as Rs. 30 per month in some cases) who, nevertheless, demanded inclusion in this class. The fixation of an upper income limit presented similar difficulties and it was decided to go up to the level of Rs. 500 per month.

3. The total number of salaried employees falling within the above limits was known to be of the order of several hundred thousands and it was considered impracticable to contact every one of these employees. It was, however, unnecessary to do this. The purpose could be served equally well by the careful selection of a sample. But in order that such a sample could be selected it was essential that a detailed list of the names and addresses of all persons concerned should first be prepared. Accordingly a Statistical Officer from the Economic Adviser's Office visited all the Departments and Offices in Delhi and Simla and personally prepared the necessary lists. Attached and Subordinate Offices located outside Delhi and Simla co-operated in the enquiry by having similar lists prepared and forwarded to the Officer-in-Charge of the Enquiry. So far as the list at the headquarters of Government was concerned, the preparation was completed by the end of July, 1945 but lists from outside took some considerable time. Some further delay was caused as the list had to be re-drawn on the conclusion of hostilities so as to exclude temporary employees, who, it was feared, might not continue in service for the period of the enquiry. The selection of the sample which was expected to be completed by the end of August, 1945 was thus delayed by at least two months.

4. As soon as the lists were drawn up the problem of choosing an unbiased random sample in which each family had an equal chance of inclusion had to be tackled. The precise manner of making the selection was examined by a panel of statistical experts and although it was initially proposed to have three salary strata before the actual choice of the sample, it was later decided at the suggestion of the panel to make a completely random selection. The 'lottery' method was employed in the actual selection. The question of substituting possible "refusals" or inaccessible cases was also considered by the experts and, in accordance with their advice, no attempt was made to provide any 'substitution'.

5. The original intention of collecting four quarterly budgets beginning with September, 1945 was upset for reasons mentioned in a previous paragraph and instead, four quarterly budgets for November '45, February '46, May '46 and August '46 were asked for. The first schedule was sent by post to the selected persons with the request that it should be returned duly filled with information for the month of November '45 in reply-envelopes which were also provided. An express assurance was also given that the information would be treated as strictly confidential. It may also be stated that the schedule was prepared with great care in consultation with the Imperial (now Central) Secretariat Association at headquarters. Persons who were invited to supply budgets were informed that the Government of India were willing to make a contribution of Rs. 5 towards certain incidental expenses which the former might incur in connection with the maintenance of the necessary accounts.

6. Some of the selected persons needed clarification on various points before they could fill in the schedule and for this purpose it was decided to make personal contacts with such individuals at their places of residence. About 2,000 persons were thus personally assisted in various places over the entire country and in the light of the experience gathered, it was thought advisable to enclose with the schedule a printed form containing hints to enable the individuals to fill in the forms with ease. About 5,000 individuals all over India were invited to supply family budgets. Of these some retired from service and some died

during the period of the Enquiry and about 200 persons intimated their unwillingness to participate in the Enquiry. Moreover, nearly 120 budgets were found unsuitable for tabulation as they were supplied by persons, who, on account of transfer in the interim, submitted budgets from different places or, whose income category underwent changes owing to promotion. The budgets were generally filled carefully and accurately although on the quantities side information was in some cases inadequate. All the budgets were subjected to close scrutiny and only those which were considered wholly reliable were accepted for detailed investigation. As regards income, details of pay and other emoluments of the individuals as intimated by the respective offices were checked against the entries in the budget schedules although there was no means of checking other income entries such as, interest and dividends. In regard to expenditure, entries were checked against prevailing retail prices. Available consumption figures in respect of cereals and other items were also utilised for the testing of reliability. In doubtful cases, difficulties were resolved by correspondence with the persons concerned.

7. The total number of finally eligible budgets was 6,198 and with a view to obtaining an indication, however rough, of the sufficiency of the sample obtained, the latter was divided at random into two equal parts and the means and variances of the two portions worked out separately. The relevant statistics including quartile values of average income and expenditure for the whole sample have been brought together in Tables I—V on pp. 13—15 of the Report. The initial proposal was to restrict the analysis to the regional blocks but in response to a later demand, the budgets belonging to the cities of Bombay, Madras, Calcutta and Delhi were also taken up for separate analysis. Annexure at page 13 of the Report shows the distribution of the effective budgets classified into eleven regional groups comprising four principal cities and seven other territorial blocks. Each of the eleven blocks has a whole section devoted to it in the pages that follow but the broad picture which emerges from the detailed analysis is condensed in Part I of the Report.

8. The main results of the analysis are below:—

(a) Total income per family varied, on an average, from Rs. 159-6 per month in Madras Province to Rs. 286-1 in Delhi, the earning of the head of the family accounting for 82 to 92 *per cent.* of the total income.

(b) Expenditure was nowhere in reasonable correspondence with family income. The deficit, however, was relatively small in the case of Madras Province and Delhi. In other regions the gap between income and expenditure was rather large. In the Provinces of Bombay and Madras one in five was a surplus budget while in Delhi surplus budgets accounted for two in every five. In U. P., Punjab, B. and O. and C. P., and Madras city deficit budgets formed more than 80 *per cent.* of the total number. The other regions came in between.

(c) The average monthly expenditure on food varied from Rs. 75-1 per family in Madras to Rs. 117-9 in the Punjab. Milk and fats accounted for the highest proportion of total food expenditure and they were followed closely by cereals and fruits and vegetables, the three sub-groups together constituting about 70 *per cent.* of the total expenditure on food. In terms of consumption units monthly expenditure on cereals was between Rs. 4 and Rs. 5 per unit in Calcutta city, Bengal and Assam, Bombay city and Delhi, and between Rs. 3 and Rs. 4 in the remaining places.

(d) In the matter of house-rent, Bombay city was leading at Rs. 23-8 per month while U. P. returned the lowest figure *viz.*, Rs. 8-7 per month. The average number of rooms per family was 3 in Bombay province, Madras city, Calcutta, Central Provinces and Central India and between 2 and 3 in other regions, the average number of persons per room varying from 1·9 in Bombay province to 2·8 in Calcutta.

(e) A very large proportion of the families were involved in debt. The percentage varied from 37 in Punjab to more than 75 in Calcutta. Causes of indebtedness were generally marriages or sickness in the family. Loans were taken mostly from General Provident Fund and Cooperative Credit Societies. The average amount spent towards payment of interest and repayment of loans varied from 2·0 *per cent.* of the monthly income in Delhi to 7·4 *per cent.* in C. P. & C. I.

9. All the budget returns have been closely preserved and these will be available for further analysis, as and when required, subject to the paramount consideration of secrecy of *individual* returns.

10. Almost the entire work of analysing the budgets collected was carried out by Mr. N. C. Chaudhuri, Statistical Research Officer, in charge of the Enquiry, in co-operation with Mr. K. P. Biswas, Statistical Superintendent.

S. SUBRAMANIAN,

Statistician.

NEW DELHI,

1-4-1948.

PART I

ALL INDIA

A comparative study of family income and expenditure in the different regions.COMPOSITION OF FAMILY.

House-holds selected for study comprise natural as well as joint families. A natural family is a self-contained unit consisting of husband, (head of the family), wife and minor children as well as unmarried grown-up sons and daughters. A joint family on the other hand denotes a group of relatives living together as one house-hold. It is found that in all regions except Bengal and Assam, natural families form a higher proportion of the total number than joint house-holds, the proportion being the highest at about 80 per cent. in the case of Delhi.

The size of the average family is smallest in Bombay city with 5.3 persons, and this is closely followed by Bombay Province with 5.7 persons. Bihar and Orissa show the largest average size at 7.4 persons (*Vide* Table VII on page 16 *infra*). If, on the other hand, the *modal* size of the family be considered, it is found that Bengal and Assam, and the Punjab take the lead while Bombay city brings up the rear (*Vide* Table IX, page 17.)

It should also be remembered that in every case there are a number of dependents who live away from the family but to whom remittances are made every month. Their number ranges from 0.3 in Madras city to 1.4 in U.P. on an average.

EARNERS IN THE FAMILY.

The average number of earners in the family ranges from 1.1 in C. P. (including Central India) to 1.4 in the Punjab region. The average number of dependents per family earner varies from 4.5 in Bombay city to 6.7 in Bihar and Orissa. Bengal and Assam come next to Bihar and Orissa, every earner in the former regions having to support 6.1 persons in addition to himself. These arithmetical numbers do not, however, take into account the age and sex of the dependents and cannot, therefore, measure the true extent of the economic positions of the families in the various income categories. In order that families of different size and sex composition might be brought into correct comparison with one another as regards their standards of living it is necessary that the data should be measured in terms of a common unit. The sizes are usually reduced to consumption units in terms of equivalent male adults according to a standard scale. Three different scales have been employed in similar studies in India, namely, the Lusk scale, the League of Nations scale and the one utilised by Dr. Aykroyd in his South Indian Studies. Although two of the latter go into considerable detail, close scrutiny would reveal that all the three scales yield more or less identical results. In the present analysis the following ratios have been assumed :—

Adult male (15 years or over)	..	..	..	..	..	..	1.0
Adult female (15 years or over)	..	..	..	..	..	..	0.8
Children below 15 years	..	..	..	..	..	..	0.6

These coefficients have been constructed on the basis of calory requirements and their application should, strictly speaking, be limited to the food group. For purposes of comparison however rough it may be, similar calculations have also been made with regard to other groups of items and tabulated at p. 20 of the Report.

MONTHLY INCOME.

The average monthly income of the family consists of the salary and allowances of the head of the family and other members, and, in addition, income from other sources such as land, investments, contributions from relatives and so on. Receipts from borrowings have not always been shown in the budgets although it has been stated in the relevant context that the deficits have been met from loans or other sources. Subject to this reservation, the average income per family varies from Rs. 159-6 in the Province of Madras to Rs. 286-1 in Delhi. The greatest single source of income is generally the earning of the head of the family, including pay and allowances, which accounts for 82 per cent. of the family income in the case of Bengal and Assam and the Punjab, and between 86 and 92 per cent. in other territories. The contribution from other earners of the family varies from 1.7 per cent. in Bombay Province to 6 per cent. in the case of the Punjab Block. Income from other sources varies from Rs. 7-11 or 3 per cent. in Bombay city to Rs. 31-0 or 16 per cent. in Bengal and Assam closely followed by Rs. 26-12 per month or 11 per cent. in the case of the Punjab (*Vide* Table X at page 17).

EXPENDITURE.

The schedule (*Vide* Annexure I at page 33) includes a variety of items which can be broadly classified into two categories namely, (1) periodic and (2) non-periodic expenditure. Periodic expenditure is that part of the total which is attributable to current living and represents the normal monthly expenditure of the family including expenditure on clothing reduced to a monthly basis. The non-periodic expenditure comprises items like marriage, serious illness, litigation, investment on land or building. It is true that the latter items constitute a normal feature of the social life and are incurred by every family some time or other but it is also true that they are of an exceptional character and involve heavy amounts which are quite out of proportion with day to day expenditure. They have thus been shown separately particularly with a view to preserving a correct picture of normal life.

Even so, reference to Table XI at page 18 would reveal that deficit budgets are generally in excess of surplus budgets. In Bombay and Madras Provinces the number of surplus budgets is only a quarter of those showing a deficit while the ratio of deficit to surplus budgets is more than 5 to 1 in Madras city, U.P., the C.P., the Punjab, Bihar and Orissa are even worse showing the ratio between deficit and surplus budgets at nearly 6 or 7 to 1. The position of Delhi seems somewhat better with surplus budgets accounting for 2 in 5 of the total number.

GAP BETWEEN INCOME AND EXPENDITURE.

Two points deserve examination in this context. These are (1) income and expenditure per consumption unit, (2) income and expenditure per family earner and the relevant figures are brought together in table below :—

	Income per c.u. (1)	Expenditure per c.u. (2)	Ratio of (2) to (1)	Income per family earner	Expenditure per family earner.	No. of c.u.'s* per earner.
	Rs. As.	Rs. As.		Rs. As.	Rs. As.	
Bombay city	61 12	71 11	1.16	208 14	239 8	3.3
Bombay Province ..	41 12	47 11	1.14	164 2	187 5	4.0
Madras city	33 6	39 12	1.19	146 0	177 6	4.4
Madras Province ..	24 10	40 2	1.16	136 3	157 14	4.0
Calcutta	41 1	49 5	1.20	186 14	224 10	4.6
Bengal Province & Assam	37 7	45 2	1.21	180 4	217 8	4.8
Bihar and Orissa ..	33 1	41 2	1.21	170 0	209 13	5.0
United Provinces ..	36 0	44 8	1.23	147 4	181 13	4.1
Punjab Block	47 14	58 5	1.22	168 12	205 11	3.5
Central Provinces ..	38 1	45 14	1.21	174 10	210 7	4.6
Delhi	60 10	64 2	1.05	244 8	257 11	4.0

*c.u. means consumption unit.

It would appear from the above figures that income and expenditure are in disequilibrium every where whether these be averaged over consumption units or earners, particularly in areas at the very bottom of the scale *viz.* Bihar and Orissa and Madras, city and Province. The deficit varies from Rs. 15-7 per family or Rs. 3-8 per consumption unit in the case of Delhi to Rs. 51-5 per family or Rs. 10-7 per consumption unit in the Punjab block and Rs. 10-2 per consumption unit in Bombay city (*Vide* Tables—XII and XIII on page 18-19 of the Report). It should be added in this connection that in all cases, expenditure includes insurance premia and contributions to provident funds which should, strictly speaking, be recorded as savings. Deficits have been met in many instances from previous savings made during the good times before the War or from temporary loans from relatives and friends.

Proportions of monthly expenditure per family in the various regions by principal groups of items are shown in Table XIV at page 19 while absolute magnitudes are brought together in Tables XV—XVII at page 20-21. It will be seen from the former that percentage expenditure on food varies from 38.0 in the case of Delhi to 41.6 in Bengal and Assam, while the miscellaneous group ranges from 31.8 in Madras city to 40.5 in Bihar and Orissa. Percentage expenditure on fuel and lighting varies from 3.8 in Calcutta and Bihar and Orissa to 5.9 in Bombay Province. Clothing accounts for 7.6 per cent. in Bengal and Assam to 11.1 per cent. in Madras city, other territories falling between the two limits. Expenditure on furniture and house-hold requisites is the lowest at 1.5 per cent. in Bombay city and highest at 2.6 per cent. in Delhi. The United Provinces show the lowest percentage figure of 6.2 on house rent while in Calcutta the latter accounts for as much as 10.3 per cent. of total expenditure.

FOOD EXPENDITURE.

The food group has been divided into seven sub-groups *viz.* (1) Cereals, (2) Pulses ; (3) Milk and fats ; (4) Fruits and vegetables ; (5) Animal food ; (6) Condiments and spices and (7) Miscellaneous (tea, coffee, sugar, sweetmeats etc.). Expenditure on all items of food are regular in nature. Individuals were requested to give both cost and quantity figures with grades of the items of consumption. Quantity figures were not available in the cases of certain items but they have been shown wherever available.

Government of India have provided for the relief of their employees by granting war or dearness allowances in the form of cash and concessions in certain articles of food. These concessions not only vary from place to place but vary amongst the Government servants in the same place, the Railway employees enjoying greater measure of concessions not only in price but also in kind. The same Railway Company has provided for different concessions in different places. These concessions apply to Railway employees whose pay is upto Rs. 400/- per month and other Government employees whose pay is upto Rs. 300/- per month.

To evaluate the margin of concessions is a complicated task. Nevertheless an attempt has been made to estimate the value of concession received by the Central Government employees. A detailed account of this will be found in the relevant places of the Report.

The average monthly expenditure on food varies from Rs. 75-1 per family in Madras Province to Rs. 117-9 per family in Punjab. The expenditure on food in Madras city, U. P., Bombay Province and C. P. varies within the range Rs. 80-85 and in Delhi, Bombay city and Punjab the expenditure ranges within the limit Rs. 114 to 117 while an average Calcutta family spends about Rs. 108 per month on food. Eliminating the effect of the varying size and composition of the family we notice that the highest expenditure on food is Rs. 28-1 per consumption unit in Bombay city and the lowest expenditure is Rs. 15-15 per consumption unit in Bihar & Orissa, Punjab block, Delhi and Bombay cities fall in the range Rs. 24-28 while the expenditure per consumption unit in the remaining places varies from Rs. 16 in Madras city to Rs. 19 in Calcutta, (Table - XV -XVI, page 20).

The total expenditure on food is influenced greatly by the expenditure on milk and fats, and cereals and fruits and vegetables. As we go to the higher income levels, the expenditure mainly on milk and fat shows an upward trend and the average is greatly influenced by this fact. The lowest expenditure in Madras province on food is due to the existence of a smaller number of families in the higher income groups. It will be seen from the table that the proportions of expenditure on milk and fats are the highest and these are followed by cereals, and fruits and vegetables. These three groups account for about 70 per cent. of the total food expenditure in all regions, (Table XXI, page 23).

Cereals including bread.—The proportion of the total food expenditure accounted for by this group of food stuffs ranges from 15·6 in Bombay city to 23·7 per cent. in Bengal and Assam (excluding Calcutta). Bombay city, Punjab etc., Delhi, Bombay Province (excluding Bombay city) and Madras Province fall in the range between 16 and 20 per cent. while Madras city, B. & O., C.P. & C.I., U.P., Calcutta and Bengal & Assam fall in the range between 22 and 24 per cent. Rice, wheat and wheat flour represent the bulk of the expenditure in this group (Table—XXI, page 23).

Monthly expenditure on cereals varies from Rs. 14-0 per family or Rs. 3-3 per consumption unit in Madras Province (excluding city) to Rs. 25-0 per family or Rs. 4-7 per consumption unit in Calcutta. The monthly expenditure per consumption unit is more than Rs. 4 but less than Rs. 5 in Calcutta, Bengal and Assam, Bombay city and Delhi and more than Rs. 3 but less than Rs. 4 in the remaining places under review (Table—XIX, & XX, page 23). It is thus seen that the expenditure on cereals does not vary widely from place to place.

Pulses.—The proportion of total food expenditure given on this item varies from 3·7 per cent. in Bengal and Assam to 7 per cent. in U.P. and C.P. and C.I. while in B. & O. it is a little less than 7 per cent. Bengal and Assam, Bombay city, Punjab, Delhi, Calcutta and Madras Province fall in the range between 4 and 5 per cent. while other places vary between 6 and 7 per cent. (Table XXI page 23).

The monthly expenditure on pulses varies from Rs. 3-11 per family or Rs. 0-11 per consumption unit in Bengal and Assam to Rs. 6-4 per family or Rs. 1-1 per consumption unit in B. & O. The monthly expenditure per consumption unit is the highest being Rs. 1-3 in the case of U.P., Bombay city and C.P. (Tables—XIX & XX page 23). The monthly expenditure per consumption unit varies between -/11/- and -/15/- in Bengal and Assam, Calcutta, Madras city, Madras Province and between Re. 1 and Rs. 1-3 in Punjab, Delhi, Bombay Province, B. & O., Bombay city, U.P and C.P. The variation of expenditure from place to place is not significant in this case as well.

Milk and fats.—The proportion expended on milk and fats ranges from 23·9 of the total food expenditure in Calcutta to 42·0 per cent. in Punjab, Sind and N.-W.F.P. United Provinces, C.P. and Bombay city fall in the range between 35 and 37 per cent. while Bombay Province, Delhi, Madras city, Madras Province (excluding city) and Punjab fall in the range between 40 and 42 per cent. In Calcutta, Bengal and B. & O., the proportions are fairly low—about 24 per cent. in Calcutta, 28 per cent. in Bengal and 30 per cent. in B. & O. (Table—XXI—page 23).

The monthly expenditure on milk and fats varies from Rs. 25-13 per family or Rs. 4-10 per consumption unit in Calcutta to Rs. 49-6 per family or Rs. 10-1 per consumption unit in Punjab (Tables XIX and XX—page 23). The highest monthly expenditure on milk and fats per consumption unit is claimed by Bombay city (Rs. 10-8) followed successively by Punjab (Rs. 10-1), Delhi (Rs. 9-13), Bombay Province (Rs. 7-8) and Madras Province (Rs. 6-13), and the rest lie in the range between Rs. 5 and Rs. 6.

A wide range of variation in expenditure is noticeable here. Though proportionate expenditure and cost of consumption indicate roughly the importance each area attaches to this protective food, yet they are not a full test of the value of the diets. The actual quantities consumed in relation to the number of c.u's have also to be examined in detail; such an appraisal is attempted on the following pages (pp. 6 & 7 *infra*).

Fruits and vegetables.—A second group of protective foods is made up of vegetables and fruits. Here again proportions vary considerably, though within a smaller range than in the case of the group of milk and fats. It is interesting to note that Calcutta and Bengal with the lowest percentages spent on milk and fats have the highest percentage in the vegetables and fruits groups while Madras Province and Madras city with very high percentages in milk and fats have the lowest percentages in vegetables and fruits.

The proportion spent on fruits and vegetables ranges from 11·8 per cent. of the food expenditure in Madras Province (excluding city) to 18·9 per cent. in Calcutta. Madras Province, Madras city, Bombay Province and C.P. fall in the range between 12 and 14 per cent. and the remaining places under review between 15 and 18 per cent. Of the 19 per cent. of the total food expenditure spent on this group in Calcutta, only 2·4 per cent. is spent on fruits. High proportions spent on fruits are 4·8 per cent. each in Bombay city and Delhi and 5·2 in the Punjab, Sind and N.-W.F.P. block (Table—XXI—page 23).

The monthly expenditure on fruits and vegetables varies from Rs. 8-8 per family or Rs. 1-13 per consumption unit in Madras Province to Rs. 20-7 per family or Rs. 3-11 per consumption unit in Calcutta. The monthly expenditure per consumption unit is Rs. 1-15 in Madras city and is the highest in the case of Bombay city (Rs. 4-8) closely followed by Delhi (Rs. 4-4) (Tables—XIX & XX—page 23).

Condiments and spices.—This is a comparatively minor item. The proportion spent on this item is small and varies from 2·6 per cent. in Punjab and Delhi to 6·6 per cent. in Madras Province followed by Madras city (5·7 per cent.) and C.P. and C.I. (5·5 per cent.). B. & O., U.P., Calcutta, Bengal, Bombay city and Bombay Province (excluding city) fall in the range between 3 and 5 per cent. (Table—XXI—page 23).

The monthly expenditure varies from Rs. 2-12 per family or Re. 0-9 per consumption unit in U.P. to Rs. 4-15 per family or Rs. 1-3 per consumption unit in Bombay city. The monthly expenditure per consumption unit is the lowest in B. & O. (Re. 0-8) (Tables—XIX & XX—page 23).

Animal food.—This group includes meat, fish, eggs etc. The percentage expenditure for this group varies from 4·0 in Madras Province (excluding city) to 15·3 in Bengal and Assam excluding Calcutta. Madras Province, C.P. and C.I., Bombay Province, and Madras city fall in the range between 4 and 5 per cent. Delhi, U.P., Punjab and Bombay city fall in the range between 6 and 8½ per cent. Areas with high proportions include B. & O. (11·3 per cent.), Calcutta (14·9 per cent.) and Bengal and Assam (excluding Calcutta) (15·3 per cent.) (Table—XXI—page 23).

The monthly expenditure varies from Rs. 3-0 per family or 10 As. per consumption unit in Madras Province (excluding city) to Rs. 15-15 per family or Rs. 2-14 per consumption unit in Calcutta and Bengal & Assam. Other places with high cost of consumption per consumption unit are Bombay city (Rs. 2-6), Punjab (Rs. 2-1) and B. & O. (Rs. 1-13) (Tables—XIX and XX—page 23).

Miscellaneous food.—This group includes tea, coffee, sugar, gur, biscuits etc. and also food consumed away from home. The percentage expended varies from 9·7 in Madras city and Bengal & Assam to 14·0 in Bombay city (Table—XXI—page 23).

The monthly expenditure varies from Rs. 7-14 per family or Rs. 1-9 per consumption unit in Madras city to Rs. 15-12 per family or Rs. 3-14 per consumption unit in Bombay city. It is interesting to note that the monthly expenditure per family varies within very narrow limits viz. Rs. 9-10 to Rs. 9-14 in C.P. & C.I., B. & O., Bengal & Assam, U.P., and Madras Province (Tables—XIX & XX—page 23). Considering the monthly expenditure per consumption unit, it is seen that Madras city, B. & O., Bengal & Assam and C.P. lie within a very narrow limit viz. Rs. 1-9 and Rs. 1-15. Similarly U.P., Madras Province, Calcutta, Bombay Province and Punjab fall in the narrow range of Rs. 2-1 to Rs. 2-12. Next to Bombay city, Delhi has the highest cost of consumption for miscellaneous articles viz. Rs. 3-2 per consumption unit.

VARIATION IN CONSUMPTION.

Of even greater interest than proportionate expenditures are data showing the actual quantities consumed. Comparison of the quantities of different food-stuffs consumed in different places must be made in terms of the same standard. The use of the family as a unit has the obvious disadvantage that the size and composition of families vary and the comparison of quantities consumed per family does not show the true relative position in all cases. Only if the families in the budget enquiries were limited to a particular size and composition—for example, families of husband, wife and three children under 15 years of age, would it be possible to make useful comparisons of quantities consumed per family. However, enquiries are in general not limited to a single family type, and few studies have a large enough volume of data relating to families of a particular size or composition to permit valuable comparisons of average family consumption. A second possible basis is per head. This avoids differences in the number of persons in the family but ignores difference in sex and age composition. An adult male in other words is counted as equal to the baby in arms in relation to food consumption. In these circumstances recourse is usually had to the device of the consumption unit as explained before. Quantities are then expressed in terms of the same basic unit of consumption.

Units.—The quantities of consumption have been expressed in terms of seers §generally and lbs. in the case of a few items of consumption for the purpose of comparison. (Table—XXIII—page 25) shows

§ 1 Seer = 2·06 lbs.

quantities consumed per family. Quantities consumed per equivalent adult male have been shown in (table XXII—page 24). As has been mentioned elsewhere quantity figures for some items particularly fruits and vegetables (except potatoes and onions) are not available. Even for items mentioned in the table, in some cases quantity figures though insignificant, have not been stated. All available information regarding consumption figures has however been incorporated in the tables.

Cereals.—

Rice.—Madras and Bengal are the chief consumers of rice. Highest consumption is 12·95 seers per consumption unit per month in Madras Province (excluding city) followed by Madras city with 11·53 seers per consumption unit. Bengal consumption is about 10½ seers per consumption unit. The lowest consumption is in the Punjab, Sind and N.-W. F. P. block and is 3 seers per consumption unit. Other important consumers of rice are Bombay city (7·22 seers), B. & O. (6·36 seers) and Bombay Province (5·06 seers).

Wheat flour, and other wheat products.—The consumption of wheat is the greatest in Punjab (10·29 seers per consumption unit) followed by Delhi (9·37 seers per consumption unit). Other important consumers are C.P. (7·94 seers per c.u.) and U. P. (7·81 seers per c.u.). Wheat is eaten very sparingly in Madras and Bengal—Madras Province (1·31 seers), Madras city (1·36 seers), Bengal Province (2·53 seers) and Calcutta (3·34 seers).

Wheat and rice are shared almost equally in Bombay and B. & O. It is interesting to note that rice appears to be more popular than wheat in all provinces and this may be, to a great extent, due to the presence of 'Madras' and 'Bengali' Central Government employees in all places. Consumption figures of bread which are negligible in all places are not specified except in Calcutta (·15 lb.) and Bengal & Assam (·32 lbs).

Other cereals.—These are barley, jowar, bajra, maize etc. Consumption figures for them are negligible. They are popular, to some extent, in U. P. (1·52 seers per c.u. per month) and B. & O. (1·12 seers per c.u. per month).

Total cereals.—The total monthly consumption of cereals varies from 12·05 seers per consumption unit in Bombay Province to 14·26 seers per c.u. in Madras Province, which is closely followed by Delhi, U. P. and Bengal & Assam (14·02 seers per c.u.). Consumption is at about 12 seers in Bombay Province, about 13 seers in Bombay city Madras city, Punjab and C.P. and about 14 seers in Madras Province, Calcutta, Bengal, B. & O., U. P. and Delhi.

Pulses.—The consumption of pulses, varies from 1·72 seers per consumption unit in Bengal & Assam to 4·10 seers per c.u. in U. P. Other places with high consumption of pulses are Bombay province (3·44 seers per c.u.) and C. P. and C. I. (3·30 seers per c.u.) Bengal & Assam show a low consumption of pulses, followed by Calcutta city with 1·85 seers.

Milk and fats.—This group is of special importance from the point of view of dietetic value inasmuch as milk and milk products contain the principal protective foods.

Milk.—The highest monthly consumption of milk is 10·24 seers per consumption unit in Bombay city. This is perhaps due to the availability of milk at concessional rates there. Other places with high consumption figures are Delhi (9·86 seers per c.u.) Bombay Province (8·68 seers per c.u.), Punjab (8·50 seers per c.u.) Madras Province (7·31 seers per c.u.) and C. P. (7·28 seers per c.u.). The consumption of milk is the poorest in Calcutta (4·67 seers per consumption unit).

Curd.—The consumption of curd is the highest in Madras—Madras city (1·70 seers per c.u.) and Madras Province (1·96 seers per c.u.) and lowest in Calcutta (0·14 seer per c.u.)

Butter.—The monthly consumption of butter is the poorest in B. & O. (·04 lb. per c. u.) and the position of Bengal is no better. Here again Bombay city leads with ·60 lb. per c.u.

Ghee.—Bengal's position in the consumption of ghee also is low, Calcutta (·22 seers per c.u.) and Bengal & Assam (·26 seer per c.u.) Bombay city which is the leading consumer of milk and butter has about the lowest consumption of ghee (·26 seer per c. u.)

Vanaspati.—The monthly consumption of vanaspati varies from 0·04 seer per c.u. in Madras city to ·40 seer per c.u. in Bombay city. Other places next to Bombay city are Punjab (·39 seer per c.u.) and Delhi (·30 seer per c.u.).

Oils.—Most common edible oils are gingelly and mustard. The former is taken generally in Bombay Madras and C. P. and the latter in Bengal, U. P. and B. & O. The Punjab block takes little of oils but its preference appears to be for mustard oil (·31 seer per c.u.). Coconut oil is also taken to some extent in Madras. The monthly consumption of oils varies from 0·31 seers per c.u. in the Punjab, Sind, and N.-W. F. P. block to 1·58 seers per c.u. in Madras Province.

Fruits and vegetables.—Consumption figures are not available for fruits and vegetables, except potatoes and onions. As regards potatoes, their monthly consumption varies from 0·61 seers per c.u. in Madras to 2·46 seers per c.u. in Calcutta. Other places where per-unit consumption is between 2 and 2½ seers are Bengal & Assam (excluding Calcutta), B. & O., U. P. and Delhi. The monthly consumption of onions ranges from 0·41 seer per c.u. in Calcutta to 1·30 seers per c.u. in Bombay Province (excluding Bombay city).

Condiments and spices.—In this group the consumption figures for salt only are available. The monthly consumption of salt varies from 0·49 seers per c.u. in Punjab, Sind and N.-W. F. P. to 0·93 seers per c.u. in Madras Province (excluding Madras city).

Meat, fish and eggs.—Information in respect of consumption is not available in the case of Bombay city, Bombay Province, Madras city and Madras Province. Bengal occupies, undoubtedly, the most important position in the consumption of these items. In the consumption of meat Punjab, Sind and N.W.F.P. rank first with 0·91 seer per c.u. The lowest consumption is in C.P. & C. I. (·16 seer per c.u.) Fish consumption is the highest in Calcutta (1·40 seers per c.u.) followed by Bengal & Assam excluding Calcutta (1·26 seers per c.u.) and is the lowest in Punjab, Sind and N.-W. F. P. (·24 seer per c.u.) Consumption figures for eggs, another principal protective food included in this group are available for only four regions viz. Calcutta Bengal & Assam, Punjab and Delhi. In the former three places the monthly consumption is between 2 to 3 eggs per c.u. and in Delhi only one and a quarter egg per c.u. From the value figures also it is seen that in no place does the monthly consumption exceed 3 eggs per c.u.

Miscellaneous food group.—Consumption figures for tea, coffee, sugar refined, raw sugar and gur are available.

Tea.—The monthly consumption of tea varies from ·13 lb. per c.u. in Madras city to ·45 lb. in Bombay Province. Bombay city consumes ·41 lb. per c.u. Other important consumers are Bengal & Assam (·30 lb. per c.u.) and Calcutta (·27 lb. per c.u.) and Punjab (·23 lb. per c.u.)

Coffee.—The consumption of coffee is the highest in Madras Province (·50 lb. per c.u.) and Madras city (·44 lb.). The consumption of coffee is shown to be nil in Calcutta, Bengal, B. & O., U. P. and Punjab. In fact from the value figure it will be apparent that the consumption of coffee is insignificant in other areas.

Sugar, gur etc.—The consumption of sugar, gur etc. may be considered to be equally distributed among adults and children. Quantity figures here have, therefore, been shown as per capita. The monthly consumption of sugar per capita varies from ·60 seer in Madras city to 1·12 seers in Delhi. Places with high consumption figures are U. P. (1·07 seers *per capita*), Bombay (0·93 seer *per capita*) and Punjab (·94 seer *per capita*). Other low consumers are Bengal (·72 seer *per capita*), B. & O. (·72 seer *per capita*) and Calcutta (·73 seer *per capita*). Sugar has been supplemented by gur and raw sugar in all places under review. The consumption of raw sugar and gur is the highest in C. P. (·73 seer) and the lowest in Bombay city (·35 seer.)

ESTIMATE OF THE MONEY VALUE OF CONCESSIONS.

An attempt has been made to estimate the money-value of concessions received by the employees. Government employees (other than Railway and P. & T. employees) drawing pay up to Rs. 300 per month are allowed to buy certain food articles at a reduced rate, such as, rice, wheat etc. For Railway employees, the limit of pay is raised up to Rs. 400 per month. Moreover, Railway employees get quite a number of items at a much reduced rate. Items cover, in addition to rice and wheat—mustard oil, ghee, pulses, potatoes, onion, tea, sugar, salt, chillies, washing soap etc. Postal and Telegraph employees occupy a position intermediate between the above two categories.]

The average amount of concessions per family of a particular income group in a particular locality has been arrived at by deducting the actual value of food articles consumed by the family from the value that would otherwise have been payable if the quantity consumed was bought in the open market i.e. what others not receiving such concessions would have to pay in that particular locality. Consideration of items such as, salt and chillies in the food group and washing soap in the miscellaneous group could not be taken up as the consumption figures could not even be estimated for want of reliable data.

The estimate made here cannot be said to present a complete picture, for, in many cases the quantity of food articles purchased at concessional rates has not been mentioned nor their quality indicated. In cases like these, quantity has been estimated on the basis of consumption by members of the family concerned. As to quality, the medium quality of the item concerned has been taken.

It may be noted that milk has been included in the statement relating to concessions. Though milk is not generally an item of concession, yet citizens of Bombay and employees of the Indian Agricultural Research Institute in Delhi get milk at concessional rates. In Bombay city, concessional rate of six annas a seer is allowed to those families who have children below a particular age. Research Institute employees get milk at four annas a seer from the Institute's Dairy.]

The amount of concession enjoyed shows the extent to which the expenditure on food and consequently the total expenditure should actually rise. This amount should be taken as 'other income' and the monthly income should be regarded as the total of monthly income already shown plus this amount of concession received. This aspect will be considered separately for each area in the appropriate context.

A table showing the money value of concessions by cities and other areas is given below :—

Estimate of money value of concession received per month per family.

Items.	Madras city	Madras Province excluding Madras city	Bombay city	Bombay Province excluding Bombay city	Calcutta	Bengal & Assam excluding Calcutta	Bihar & Orissa	United Provinces	C. P. & G. I.	Delhi	Punjab etc.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals ..	3 5	4 8	5 8	4 8	4 5	8 2	7 3	8 1	5 15	5 0	4 12
Pulses ..	1 4	2 2	1 4	1 1	1 7	1 7	1 5	2 15	1 4	1 6	0 11
Milk ..	..	..	12 1	..	..	..	..	..	..	0 6	..
Ghee (including butter).	3 0	1 10	1 5	0 8	1 3	1 3	2 5	2 1	0 11	1 2	1 5
Mustard oil, Gingelly oil, etc. (including vanaspathi).	2 6	1 11	1 1	0 8	1 3	2 2	0 11	0 12	0 15	..	0 11
Potatoes ..	0 1	..	0 1	..	1 7	2 1	0 7	..	0 4	..	0 3
Onion ..	..	0 2	0 4	0 4	0 1	0 3	0 2	..	0 11	..	..
Tea etc. ..	0 1	0 7	0 8	..	0 4	0 4	..	..	0 6	..	0 7
Sugar ..	0 3	..	0 6	..	0 2	0 2	0 2	0 6	..	0 1	..
Total ..	10 4	10 8	22 6	6 13	10 0	15 8	12 3	14 3	10 2	7 15	8 1

It will be seen from the table that Central Government employees in the city of Bombay were in receipt of the maximum benefit *i.e.* Rs. 22-6 per month. Second best is Bengal & Assam excluding Calcutta—which got Rs. 15-8 per month. The minimum concession per month fell to the lot of Bombay Province other than Bombay city and amounted to Rs. 6-13 only. It may be noticed that the major portion of Bombay city's monthly concession per family was derived from concession on milk, which was a special feature of Bombay city only. Concession on milk covered about 54 *per cent.* of the total concession received in Bombay city. Generally speaking, concession on cereals varies from 25 *per cent.* to 62 *per cent.* of the total concession received. Next item of importance is ghee followed by pulses and vegetable oils.

FUEL AND LIGHTING.

Important items of fuel are firewood, charcoal and soft coke and those of lighting are kerosene and electricity.

Firewood.—The proportion of fuel expenditure made on firewood is 10·6 per cent. in Calcutta, 18·0 per cent. in Bombay city, and 17·8 per cent. in Delhi. In other regions it varies between 30·8 per cent. (B. & O.) and 57·9 per cent. (U.P.) Firewood is supplemented largely by charcoal in Bombay Province (31·8 per cent.), Punjab (17·9 per cent.) and C.P. (21·0 per cent.), Madras city (35·3 per cent.) and Madras Province (20·1 per cent.) while it is supplemented by soft coke in Bengal and Assam, (18·8 per cent.) and in B. & O. (23·2 per cent.).

Soft coke.—Expenditure is the largest in Calcutta (42·9 per cent.) while it is negligible in Madras city and Province.

Charcoal.—Charcoal is the chief item of expenditure in the fuel group in Bombay city (56·7 per cent.) supplemented largely by firewood, and in Delhi (38·2 per cent.) supplemented equally by firewood and soft coke.

Kerosene and electricity.—The proportion of expenditure on kerosene is the highest in B. & O. (16·5 per cent.) and the lowest in Delhi (1·8 per cent.). Other high proportions are 14·9 per cent. in Bengal & Assam and 11·7 per cent. in U. P. One other region where the proportion is low is the Punjab (2·9 per cent.). High proportions of expenditure spent on kerosene are generally attended with low proportions of expenditure on electricity and *vice versa*. The reason is where electricity is not readily available or is expensive kerosene is generally used largely for lighting purposes. Similarly where electricity is cheap and readily available kerosene is replaced by electricity as in Calcutta, Bombay city, Delhi etc.

Matches.—The proportion spent on matches varies from 2·3 per cent. in Bombay city and U. P. to 4·1 per cent. in Calcutta (Table—XXIV—page 25).

CLOTHING INCLUDING FOOTWEAR AND UMBRELLA.All India

Expenditures on men's, women's, and children's, clothing have been separately shown. Expenditure on clothing occurs at irregular intervals. Current monthly expenditure on it will not, therefore, represent average monthly expenditure. The latter is usually estimated by taking into account the number of articles in actual use, the cost of each article when bought and the estimated number of months that each article is expected to last from the date of purchase. The average monthly expenditure on clothing is thus arrived at by dividing the total expenditure on each item by its estimated durability. Actual expenditure incurred by the families in the months for which budgets have been supplied has also been shown in the Table—(XXV—page 26) for the sake of comparison. The estimated average monthly expenditure on clothing varies from Rs. 18-3 per family in Bengal & Assam to Rs. 27-5 in Delhi. The Punjab, Sind and N.-W. F. P. block follows Delhi with Rs. 26-11 per family.

The monthly *per capita* expenditure on clothing is more for men than for women in all places except Punjab, Sind and N. W. F. P, Bengal and Calcutta where the reverse is the case. Per capita expenditure on men's clothing varies from Rs. 3-10 in Bengal & Assam to Rs. 6-14 in Delhi. Other high expenditures are Rs. 6-8 in Bombay, Rs. 5-15 in Punjab, Sind and N.-W. F. P. The per capita expenditure in Calcutta (Rs. 3-13) is slightly higher than in Bengal & Assam (excluding Calcutta). The per capita expenditure on women's clothing ranges from Rs. 3-4 in B. & O. to Rs. 6-2 in Punjab, Sind and N.-W. F. P. and that on children's clothing from Rs. 1-4 in Bengal & Assam to Rs. 2-7 in Bombay city. Other places with high per capita expenditure on women's clothing are Delhi (Rs. 5-10) and Bombay city (Rs. 5-8) and in the case of children's clothing, Bombay city (Rs. 2-7), Bombay Province (Rs. 2-5), Delhi (Rs. 2-3) and the Punjab block (Rs. 2-2). It is interesting to note that per capita expenditures for men, women, children in Bombay city is almost identical with those in Delhi city and is the highest. In regard to overall *per capita* expenditure the Punjab, Sind and N.-W.F.P. block (Rs. 4-2) closely follows Bombay city (Rs. 4-7) and Delhi (Rs. 4-6) while Calcutta, Madras City, Madras Province, and U. P. fall within the range Rs. 3-0 to Rs. 3-13. Per capita expenditure is relatively low in Bengal & Assam (Rs. 2-10) and B. & O. (Rs. 2-13) (Table—XXVI—page 26).

FURNITURE AND HOUSEHOLD REQUISITES.

Expenditure on furniture and house-hold requisites, like that on clothing occurs at irregular intervals and is, therefore, estimated as in the case of clothing. Besides furniture and rent of furniture, this group also includes renewals of bedding, crockery, cutlery, cooking utensils and other articles of necessity.

The monthly expenditure per family varies from Rs. 3-11 in Madras city to Rs. 7-14 in Delhi. The Punjab, Sind and N.-W. F. P. block comes next with an expenditure of Rs. 6-6 per month per family (Table—XXVII—page 26).

HOUSING.

Housing includes, rent, repairs, house-tax, ground tax and water supply. Expenditure on rent is represented by the sums paid for occupancy (or in the cases of families owning their own home or those occupying rent-free houses, the estimated rental value of the house inhabited by the family).

In the absence of the information regarding the rental value of the premises owned by or occupied rent-free by families, ten *per cent.* of their total income has been assumed to be the rental value of the premises. Monthly expenditure on housing as thus adjusted varies from Rs. 13-0 in the United Provinces to Rs. 28-10 in Calcutta. Other places with high expenditure on housing, after Calcutta, are Bombay city (Rs. 25-12) and Delhi (Rs. 22-8). The remaining regions vary between Rs. 13-9 and Rs. 18-14 (Table—XXIX—page 29).

The average monthly expenditure on housing per family *paying rents* varies from Rs. 10-10 in B. & O. to Rs. 27-10 in Calcutta, and is shown below for all places—Bombay city (Rs. 25-5), Bombay Province (Rs. 14-10), Madras city (Rs. 17-11), Madras Province (Rs. 11-12), Calcutta (Rs. 27-4), Bengal & Assam (Rs. 14-11), B. & O. (Rs. 10-10), U. P. (Rs. 14-14), Punjab, Sind and N.W.F.P. (Rs. 12-7) and Delhi (Rs. 22-2).

The average monthly expenditure on *rents* for all families is shown below :—

	Rs.	As.		Rs.	As.
Bombay city	23	8	Bombay Province	11	12
Madras city	12	2	Madras Province	9	9
Calcutta	20	9	Bengal & Assam	9	1
Bihar & Orissa	10	1	United Provinces	8	7
Punjab, Sind & N.W.F.P.	12	1	C. P. & C.I.	12	7
Delhi	19	9			

Table (XXVIII—page 27) will show the extent of over-crowding in the various places. It will be seen that the average number of rooms per family is 3 in Bombay Province, Madras city, Calcutta and C. P. & C. I. and between 2-3 to 2-9 in the rest of the places. The average number of persons per room varies from 1-9 in Bombay Province to 2-8 in Calcutta. Families in Madras city, U. P. and C.P. & C.I. have, on an average 2 persons to a room and those in Bombay city and B. & O. have 2-5 persons to a room.

This distribution however disregards the different requirements of young and old and of differently related persons. The former factor may be taken account of by expressing the number of persons in the family in terms of equivalent male adults. Though this conversion is open to objection, this will probably provide a better index of overcrowding. The average number of equivalent adult males to a room varies from 1·5 in U.P. and Bombay Province to 2·0 in Bengal & Assam and B. & O. It is apparent that the extent of overcrowding is the least in Bombay Province and U.P. followed by C.P. and Madras city and is the greatest in Bengal & Assam and Bihar & Orissa followed by Calcutta and Punjab.

MISCELLANEOUS.

This comprises a mixed variety of items such as services, children's education, religious ceremonies, toilets, newspaper, entertainments, club subscription, postage, medical attendance holiday expenses, travelling to and from place of work, provident fund, life insurance, taxes, tobacco, pansupari etc. (Tables XXIX—XXX—pages 30-31).

Services.—This item includes wages of domestic servants and sweepers, barber and washerman's charges and charges for the up-keep of gardens but of these wages of servants and washerman's charges are the most important. The proportion of the total miscellaneous expenditure spent on servants varies from 3·5 per cent. in the Punjab, Sind and N.-W.F.P. block to 6·6 per cent. in Bombay Province. Bombay Province is closely followed by B. & O. (6·4 per cent.) U.P. (6·4 per cent.), Bengal & Assam (6·2 per cent.) and Bombay city (6·1 per cent). The proportion spent on 'washerman' varies from 2·8 per cent. in B. & O. to 5·5 per cent. in Punjab, Sind and N.-W.F.P. closely followed by Madras city (5·3 per cent). The amount spent on 'services' taken together ranges from Rs. 8-4 in Madras Province excluding Madras city to Rs. 13-15 in Bombay city.

Children's education.—Children's education is one of the most important items of expenditure in the miscellaneous group. The proportion spent on this varies from 8·3 per cent. in Bombay city to 14·2 per cent. in B. & O. Delhi, Punjab, Bengal & Assam, U.P., and C.P. fall in the range 13 to 14 per cent. Madras city, Madras Province and Calcutta spent a little over 11 per cent. of the total miscellaneous expenditure. The proportion spent in Bombay city (8·3 per cent) and Bombay province (10 per cent.) is comparatively low.

Religious ceremonies.—The proportion spent on this item varies from 1·9 in Calcutta to 4·2 per cent. in Punjab. Bombay city, Bengal & Assam, U.P. and Delhi spent about 3·2 per cent. while all other places spent from 2·3 to 2·9 per cent.

Newspaper.—The proportion spent on this item varies from 1 to 2 per cent. being the highest in Bombay city and the lowest in C.P. & C.I.

Toilet and the other requisites.—This includes toilet soap, hair oil, mirror, comb, tooth powder or paste, tooth brush, washing soap and shaving requisites. Toilet requisites claim about 1·3 to 3·1 per cent. of the total expenditure on miscellaneous group. Bengal & Assam and Calcutta spent the highest proportion (3·1 per cent).

The proportion spent on washing soap is the highest in the Punjab, Sind and N.-W.F.P. block (2·8 per cent.) closely followed by Bombay Province (2·3 per cent.) and is the lowest in B. & O. In other places the proportion is more than 1 but less than 2 per cent. The proportion spent on other necessities such as tooth powder or paste, tooth brush, shaving requisites etc. varies from ·4 per cent. in B. & O. to 1·1 per cent. in Bombay Province.

Entertainments.—The percentage expenditure on this item is the highest in Bombay Province (2·4 per cent). In other places the proportion ranges between 1 per cent and 2 per cent.

Club subscription.—The percentage expended on club subscription ranges from 0·4 per cent. in B. & O. and Calcutta to 1·2 per cent. in Bombay city.

Postage.—Postage claims the lowest proportion in B. & O. (0·3 per cent.) and the highest in Madras Province (1·4 per cent.). Other high proportions are 1·3 per cent. in the Punjab, 1·2 per cent. in Bombay Province and 1·0 in Delhi.

Medical attendance and medicines.—This includes average expenses incurred per month on medical fees and medicines for usual ailments and is an important item of expenditure. The average monthly expenditure per family varies from Rs. 4·14 in Madras city to Rs. 10·5 in Bombay city. The proportionate expenditure varies from 6·1 in Delhi to 9·2 per cent. in Bombay city.

Holiday expenses.—The proportion expended on this item is the highest in Delhi (5·1 per cent.). Other high proportions are 3·3 in Bombay city and 3·1 per cent. in Punjab. In other places it ranges from 1 to 2 per cent.

Travelling to and from place of work.—The proportion expended on this item is the highest in Madras city (5 per cent.). Other places with high proportions are Bombay city (3·7 per cent.) and Calcutta (3·0 per cent.). In the remaining regions the proportion varies from 1·1 in Bengal & Assam to 2·3 per cent. in U. P. and Delhi.

Maintenance of own conveyance.—The highest proportion spent on this item is 2·9 per cent. in C. P. followed by Punjab (2·5 per cent.) Delhi and U. P. spent 1·4 per cent. and 1·1 per cent. respectively of the total miscellaneous expenditure. In other places the proportion is less than 1 per cent.

Taxes.—This item consists mostly of income-tax. It will be found from the provincial tables that in the two lower income groups, there is no income-tax. Even in the income groups Rs. 150-200, the tax is very small. In the other income groups also the income tax deductions are apparently less than what they should be. This is due to the fact that the income of the family is composed of the basic salaries (with other emoluments) of the head of the family and other members of the family together with the income from other sources. While total family income appears to be liable to income tax assessment, *individual* salaries and emoluments and other incomes may not be liable to income-tax. The payment of taxes (income-tax etc.) ranges from 1·8 per cent. in Bengal & Assam to 5·1 per cent. in Delhi. Areas with high proportions include Calcutta (4·4 per cent.), Bombay city (4·3 per cent.), Punjab (4·3 per cent.) and Bombay Province (3·5 per cent.). Other places fall in the range between 2 and 3 per cent.

Provident fund.—Contribution to Provident fund which may be regarded as savings rather than expenditure claims generally the highest proportion of expenditure on miscellaneous group. Percentages vary from 10·4 in U.P. to 16·7 in Delhi, the latter being followed by Bombay Province (15·2).

Life insurance.—Payment of life insurance premium may also be regarded as savings. It claims about 6 to 9 per cent. of the total expenditure on 'miscellaneous'. Madras city spends the lowest proportion while B. & O. spends the highest.

Remittances to dependants.—In the case of middle class families of Government employees, the expenditure on this item is an important one. The proportion is the highest in B. & O. (9·8 per cent.) closely followed by Bengal & Assam (9·7 per cent.). It varies, so far as the other places are concerned, from 3·3 per cent. in Madras city to 5·7 per cent. in Bombay city, C. P. and Calcutta.

Pansupari.—All regions with the solitary exception of C. P. have shown expenditure under this item. U.P. has the highest expenditure under this head both in absolute amount and in relation to total expenditure on 'miscellaneous' viz. Rs. 2·9 per month or 3·2 per cent. while the lowest expenditure is incurred in Punjab viz. 0·8 as or 0·6 per cent. In the remaining places, the average monthly expenditure falls in the narrow range between Rs. 1·3 and Rs. 1·13.

Cigarettes and tobacco.—Expenditure on this item varies from Rs. 1-1 per month in Madras Province to Rs. 2-10 in C. P. In Madras city expenditure is fairly low, being only 9 annas per month. Places with high monthly expenditure are Bengal (Rs. 2-9) and Delhi (Rs. 2-6) and Calcutta Rs. 2. In other places the expenditure ranges between Re. 1 and Rs. 2 per month. In relation to total expenditure on 'miscellaneous', the proportion is the highest in C. P. (2·9 per cent.) and the lowest in Madras city (0·9 per cent.). Other high proportions are 2·7 per cent. in Bengal & Assam and 2 per cent. in U. P.

Debt disbursement.—From table (XXXI—page 31) it appears that the percentage of families involved in debt varies from 40 in Delhi to 76 per cent. in Calcutta. The proportion spent towards payment of interest and repayment of loans varies from 2·0 of the average monthly income in Delhi to 7·4 per cent. in C. P. Considering only the indebted families the variation ranges from 5·1 in Delhi to 11·8 per cent. of the average monthly income in the United Provinces. Causes of indebtedness also are generally marriages, sickness in the family, ordinary wants etc. Loans are mostly taken from G. P. fund and Co-operative Credit Societies.

ANNEXURE A.
Regional distribution of effective budgets.

All India

Areas	Total number of permanent govt. servants drawing upto Rs. 500 p.m.	Number selected	Budgets for				Total no. of budgets.
			Novr. 1945.	Feby. 1946	May 1946	Aug. 1946	
Calcutta	19,040	1,309	356	256	256	186	1,054
Bengal & Assam (excluding Calcutta)			140	126	120	78	464
Bombay city	11,930	957	230	165	150	131	676
Bombay Province (excluding Bombay city)			106	86	78	67	337
Madras city	9,756	693	139	112	107	102	460
Madras Province (excluding Madras city but including Hyderabad, Mysore, Travancore and Cochin).			157	125	121	115	518
Delhi	6,874	465	150	118	98	82	448
United Provinces	6,565	500	199	170	136	112	617
Bihar & Orissa	5,623	396	158	137	110	96	501
Central Provinces (including Central India, Rajputana and Ajmer).	4,107	248	141	125	104	85	455
Punjab, Sind, N. W. F. P.	7,513	518	234	176	142	116	668
TOTAL	71,208	5,086	2,010	1,596	1,422	1,170	6,198

TABLE I.
Mean and dispersion figures of food expenditure by areas.

Areas	M	M ₁	M ₂	S	S ₁	S ₂	V	V ₁	V ₂	(Standard errors of general mean)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	%	%	%	Rs.
Bombay city	115.0	118.2	111.8	59.8	57.4	61.8	52.0	41.6	55.2	±6.0
Bombay Province etc.	83.0	82.3	83.7	41.2	33.3	47.6	49.6	40.3	56.9	±5.3
Madras city	80.2	78.1	82.3	37.0	33.0	39.8	46.1	42.2	48.4	±3.7
Madras Province etc.	75.6	77.9	73.3	34.1	35.1	32.7	45.1	45.0	44.5	±3.2
Calcutta	107.8	111.1	104.5	51.6	56.6	50.8	47.9	50.9	48.6	±4.0
Bengal & Assam etc.	99.5	103.4	95.6	44.0	44.0	44.0	44.2	42.6	46.0	±5.3
Bihar & Orissa	92.6	89.3	95.9	36.7	40.4	32.6	39.6	45.2	34.0	±4.0
United Provinces	80.8	84.2	77.4	43.4	48.6	45.0	53.7	57.7	58.1	±4.5
Punjab etc.	117.6	114.2	121.0	49.5	48.7	51.6	42.1	42.6	42.6	±5.6
Central Provinces	85.6	87.6	83.6	38.0	36.5	39.5	44.4	41.7	47.2	±4.4
Delhi	114.6	13.5	115.7	42.2	43.1	41.2	36.8	38.0	35.6	±5.0

M—Mean of the expenditure for the whole sample;
M₁—Mean of the expenditure for the first part;
M₂—Mean of the expenditure for the second part;
S—Standard deviation for the whole sample;
S₁—Standard deviation for the first part;
S₂—Standard deviation for the second part;
V—Coefficient of variation for the whole sample;
V₁—Coefficient of variation for the first part;
V₂—Coefficient of variation for the second part;

TABLE II.

All India

Mean and dispersion figures of miscellaneous expenditure by areas.

Areas	M	M ₁	M ₂	S	S ₁	S ₂	V	V ₁	V ₂	(Standard errors of general mean)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	%	%	%	Rs.
Bombay city	112.1	113.6	110.6	75.4	83.6	66.0	67.3	73.6	59.7	±7.5
Bombay Province etc. ..	72.6	69.7	75.5	48.1	38.8	54.9	66.2	55.7	72.7	±6.2
Madras city	61.9	59.6	64.2	41.0	38.1	43.6	66.2	64.0	67.9	±3.8
Madras Province etc. ..	63.5	64.4	62.6	44.2	42.0	46.2	69.6	65.2	73.8	±4.2
Calcutta	102.8	104.4	101.2	67.5	70.0	65.0	65.7	67.0	64.2	±5.2
Bengal & Assam etc. ..	91.4	92.0	90.8	54.0	52.0	58.0	59.1	56.5	64.0	±6.5
Bihar & Orissa.. ..	96.3	95.9	96.7	74.4	76.3	72.6	77.3	79.6	75.8	±8.1
United Provinces	79.3	83.7	74.9	71.0	75.0	53.8	89.5	89.6	70.8	±8.6
Punjab etc.	103.4	105.2	101.6	63.4	71.5	58.0	61.3	68.0	57.1	±7.1
Central Provinces	91.9	87.1	96.7	55.8	60.4	50.2	60.7	68.7	51.9	±6.5
Delhi	114.9	119.6	110.2	68.0	72.3	63.4	59.2	60.5	57.5	±8.1

TABLE III.

Mean and dispersion figures of total expenditure by areas.

Areas	M	M ₁	M ₂	S	S ₁	S ₂	V	V ₁	V ₂	(Standard errors of general mean)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	%	%	%	Rs.
Bombay city	292.6	293.0	292.2	153.0	154.4	151.7	52.3	52.7	51.9	±15.3
Bombay Province etc. ..	209.8	202.0	217.6	100.8	89.4	110.2	48.0	44.2	50.7	±12.9
Madras city	194.7	183.3	206.2	91.6	80.8	99.6	47.1	44.1	48.3	±9.3
Madras Province etc. ..	185.2	181.3	189.1	91.4	87.0	94.4	49.4	48.0	47.9	±8.7
Calcutta	276.2	273.8	278.6	139.0	147.5	129.5	50.3	53.9	46.5	±10.8
Bengal & Assam etc. ..	239.2	238.4	240.0	111.0	108.0	114.0	46.4	45.3	47.5	±13.4
Bihar & Orissa.. ..	233.5	230.1	237.9	120.0	130.6	109.5	50.3	54.6	46.0	±13.0
United Provinces	207.4	203.5	211.3	130.0	140.0	115.0	62.7	68.8	54.4	±13.4
Punjab etc.	285.9	290.3	281.5	135.5	141.1	133.6	47.4	48.6	47.5	±15.2
Central Provinces	229.4	227.4	231.4	117.1	124.1	109.2	51.5	54.6	47.2	±13.6
Delhi	300.4	298.0	302.8	116.9	121.8	111.0	38.9	40.9	36.6	±13.9

TABLE IV.
Quartile values of expenditures in rupees by areas.

All India

Areas								First quartile.	Median.	Third quartile.
								Rs.	Rs.	Rs.
Bombay city	..	..	..	..	..	..	..	182.5	247.2	366.4
Bombay Province etc.	..	..	..	..	..	..	..	126.5	187.4	249.8
Madras city	..	..	..	..	..	..	..	129.9	164.7	224.5
Madras Province etc.	..	..	..	..	..	..	..	119.3	163.4	251.1
Calcutta	..	..	..	..	..	..	..	168.0	244.6	322.1
Bengal & Assam etc.	..	..	..	..	..	..	..	158.8	218.4	290.5
Bihar & Orissa	..	..	..	..	..	..	..	145.3	227.5	350.6
United Provinces	..	..	..	..	..	..	..	123.2	182.3	268.7
Punjab etc.	..	..	..	..	..	..	..	186.8	247.9	344.4
C. P., & C. I.	..	..	..	..	..	..	..	139.5	205.4	272.9
Delhi	..	..	..	..	..	..	..	211.3	292.6	358.3

TABLE V.
Quartile values of income in rupees by areas.

Areas								First quartile.	Median.	Third quartile.
								Rs.	Rs.	Rs.
Bombay city	..	..	..	..	..	..	..	141.7	206.8	287.5
Bombay Province etc.	..	..	..	..	..	..	..	97.5	159.4	212.5
Madras city	..	..	..	..	..	..	..	99.1	129.8	204.4
Madras Province etc.	..	..	..	..	..	..	..	90.7	137.3	193.2
Calcutta	..	..	..	..	..	..	..	134.3	206.3	278.7
Bengal & Assam etc.	..	..	..	..	..	..	..	127.6	170.4	223.7
Bihar & Orissa	..	..	..	..	..	..	..	98.0	173.2	246.9
United Provinces	..	..	..	..	..	..	..	86.2	133.8	213.9
Punjab etc.	..	..	..	..	..	..	..	141.8	189.7	305.7
C. P. & C. I.	..	..	..	..	..	..	..	107.2	143.4	229.8
Delhi	..	..	..	..	..	..	..	198.9	244.2	327.0

TABLE VI.
Nature of families by areas.

Areas								No. of		Percentage	
								Families	Budgets	Natural families	Joint families
Bombay city	..	..	..	..	..	..	..	100	400	77	23
Bombay Province etc.	..	..	..	..	..	..	..	60	240	65	35
Madras city	..	..	..	..	..	..	..	97	388	53	47
Madras Province etc.	..	..	..	..	..	..	..	110	440	60	40
Calcutta	..	..	..	..	..	..	..	166	664	60	40
Bengal & Assam etc.	..	..	..	..	..	..	..	69	276	48	52
Bihar & Orissa	..	..	..	..	..	..	..	85	340	60	40
United Provinces	..	..	..	..	..	..	..	95	380	65	35
Punjab etc.	..	..	..	..	..	..	..	79	316	68	32
C. P. & C. I.	..	..	..	..	..	..	..	75	300	68	32
Delhi	..	..	..	..	..	..	..	71	284	80	20

TABLE VII.
Composition of the family.

All India

Areas	Number of adult males.	No. of adult females	No. of boys under 15 years.	No. of girls under 15 years.	Total no. of persons	Equivalent adult males.	No. of dependents living away from family.
Bombay city	1.6	1.4	1.2	1.1	5.3	4.1	0.5
Bombay Province etc.	1.6	1.7	1.3	1.1	5.7	4.4	0.4
Madras city	1.8	2.1	1.3	1.2	6.4	4.9	0.3
Madras Province etc.	1.5	2.0	1.4	1.1	6.0	4.6	0.6
Calcutta	2.2	2.0	1.6	1.4	7.2	5.6	0.6
Bengal & Assam etc.	1.9	1.9	1.6	1.5	6.9	5.3	1.2
Bihar & Orissa	2.0	2.4	1.7	1.4	7.5	5.8	1.1
United Provinces	1.6	1.7	1.4	1.5	6.2	4.7	1.4
Punjab etc.	1.7	1.6	1.6	1.6	6.5	4.9	0.6
Central Provinces	1.7	1.8	1.6	1.4	6.5	5.0	0.4
Delhi	1.7	1.7	1.5	1.3	6.2	4.7	0.8

TABLE VIII.
Earners in the family and economic pressure.

Areas	Number of budgets.	Average size of families	Consumption units	Average number of earners per family	Average number of persons per family earner	Average number of c.u.'s per family earner
Bombay city	400	5.3	4.1	1.23	4.3	3.3
Bombay Province etc.	240	5.7	4.4	1.12	5.1	4.0
Madras city	388	6.4	4.9	1.12	5.7	4.4
Madras Province etc.	440	6.0	4.6	1.17	5.1	4.0
Calcutta	664	7.2	5.6	1.23	5.9	4.6
Bengal & Assam etc.	276	6.9	5.3	1.10	6.2	4.8
Bihar & Orissa	340	7.5	5.8	1.14	6.5	5.0
United Provinces	380	6.2	4.7	1.15	5.4	4.1
Punjab etc.	316	6.5	4.9	1.39	4.7	3.5
Central Province and Central India	300	6.5	5.0	1.09	6.0	4.6
Delhi	284	6.2	4.7	1.14	5.3	4.0

TABLE IX.
Modal size of the family by areas.

Areas										No. of persons	No. of consumption units
Bombay city	..	..	..	..	..	..	..	..	..	4.1	3.6
Bombay Province etc.	..	..	..	..	..	..	..	..	..	5.5	3.8
Madras city	..	..	..	..	..	..	..	..	..	5.8	4.5
Madras Province etc.	..	..	..	..	..	..	..	..	..	4.0	3.9
Calcutta	..	..	..	..	..	..	..	..	..	5.8	4.5
Bengal & Assam etc.	..	..	..	..	..	..	..	..	..	7.0	5.4
Bihar & Orissa	..	..	..	..	..	..	..	..	..	6.5	5.0
United Provinces	..	..	..	..	..	..	..	..	..	5.7	4.3
Punjab etc.	..	..	..	..	..	..	..	..	..	7.0	5.5
C. P. & C. I.	..	..	..	..	..	..	..	..	..	5.8	4.5
Delhi	..	..	..	..	..	..	..	..	..	6.0	4.4

TABLE X.
Monthly income of the family.

Areas					No. of budgets analysed	Total income (per family)	Income of the head of the family from pay & allowances.	Percentage of (4) to (3)	Income from other earners in the family	Percentage of (6) to (3)	Income from other sources	Percentage of (8) to (3)
1					2	3	4	5	6	7	8	9
						Rs. As.	Rs. As.		Rs. As.		Rs. As.	
Bombay city	..	..	..	..	400	253 6	234 6	92.49	11 5	4.4	7 9	3.11
Bombay Province etc.	..	..	..	..	240	183 13	166 7	90.55	3 2	1.7	14 4	7.75
Madras city	..	..	..	..	388	163 9	143 11	87.80	8 7	4.9	11 7	7.30
Madras Province etc.	..	..	..	..	440	159 0	139 7	87.40	5 12	3.6	14 3	9.00
Calcutta	..	..	..	..	664	229 14	205 2	89.20	4 2	1.8	20 10	9.00
Bengal & Assam etc.	..	..	..	..	276	198 5	163 9	82.32	3 12	1.9	31 0	15.78
Bihar & Orissa	..	..	..	..	340	191 9	165 12	86.52	6 10	3.2	19 3	10.28
United Provinces	..	..	..	..	380	169 5	154 5	91.13	5 2	3.0	9 14	5.87
Punjab etc.	..	..	..	..	316	234 9	193 13	82.90	14 0	6.0	26 12	11.10
Central Province and Central India	..	..	..	..	300	190 5	164 1	86.20	7 12	4.2	18 8	9.60
Delhi	..	..	..	..	284	286 1	257 9	90.00	9 12	3.4	18 12	6.60

TABLE XI.
Percentage of surplus and deficit budgets by areas.

Areas										Total budgets	Surplus budgets	Deficit budgets
											%	%
Bombay city	..	..	..	..	..	..	..	..	..	400	22	78
Bombay Province etc.	..	..	..	..	..	..	..	..	..	240	20	80
Madras city	..	..	..	..	..	..	..	..	..	388	16	84
Madras Province etc.	..	..	..	..	..	..	..	..	..	440	20	80
Calcutta	..	..	..	..	..	..	..	..	..	604	23	77
Bengal & Assam etc.	..	..	..	..	..	..	..	..	..	276	23	77
Bihar & Orissa	..	..	..	..	..	..	..	..	..	340	13	87
U. P.	..	..	..	..	..	..	..	..	..	380	15	85
Punjab etc.	..	..	..	..	..	..	..	..	..	316	14	86
Central Provinces	..	..	..	..	..	..	..	..	..	300	15	85
Delhi	..	..	..	..	..	..	..	..	..	284	39	61

TABLE XII.
Economic condition.

Areas										Monthly income per family		Monthly expenditure per family		Monthly Deficit per family	
(1)										2		3		4	
										Rs.	As.	Rs.	As.	Rs.	As.
Bombay city	..	..	..	..	..	..	..	..	..	253	4	264	10	41	6
Bombay Province etc.	..	..	..	..	..	..	..	..	..	183	13	209	13	26	6
Madras city	..	..	..	..	..	..	..	..	..	163	9	194	11	31	2
Madras Province etc.	..	..	..	..	..	..	..	..	..	159	6	184	11	25	5
Calcutta	..	..	..	..	..	..	..	..	..	229	14	276	3	46	5
Bengal & Assam etc.	..	..	..	..	..	..	..	..	..	198	5	239	5	41	6
Bihar & Orissa	..	..	..	..	..	..	..	..	..	191	9	238	8	46	15
United Provinces	..	..	..	..	..	..	..	..	..	169	5	209	1	39	12
Punjab etc.	..	..	..	..	..	..	..	..	..	234	9	285	14	51	5
Central Province and Central India	..	..	..	..	..	..	..	..	..	190	5	229	6	39	1
Delhi	..	..	..	..	..	..	..	..	..	286	1	301	8	15	7

TABLE XIII.
Expenditure and income per consumption unit.

Areas	Average monthly expenditure per c. u.		Average monthly income per c. u.		Average monthly deficit per c. u.	
	Rs.	As.	Rs.	As.	Rs.	As.
Bombay city	71	4	61	12	10	2
Bombay Province etc. .. .	47	11	41	12	5	15
Madras city	39	12	33	6	6	6
Madras Province etc. .. .	40	2	34	10	5	8
Calcutta	49	5	41	1	8	4
Bengal & Assam etc. .. .	45	2	37	7	7	11
Bihar & Orissa	41	2	33	1	8	1
United Provinces	44	8	36	0	8	8
Punjab etc.	58	5	47	14	10	7
Central Province and Central India	45	14	38	1	7	13
Delhi	64	2	60	10	3	8

TABLE XIV.
Percentage of expenditure by groups.

Areas	Food	Fuel & lighting	Clothing	Furniture and household requisites	Housing	Miscellaneous	Total
Bombay city	39.0	4.6	8.2	1.5	8.7	38.0	100.0
Bombay Province etc. .. .	39.8	5.9	10.3	2.0	7.4	34.6	100.0
Madras city	41.2	5.4	11.1	1.9	8.6	31.8	100.0
Madras Province etc. .. .	40.6	5.2	10.3	2.1	7.4	34.4	100.0
Calcutta	39.1	3.8	7.7	1.8	10.3	37.3	100.0
Bengal Province & Assam etc. .. .	41.6	4.7	7.6	1.6	6.3	38.2	100.0
Bihar & Orissa	38.8	3.8	8.7	1.7	6.5	40.5	100.0
United Provinces	38.7	5.1	9.7	2.4	6.2	37.9	100.0
Punjab etc.	41.1	4.5	9.4	2.2	6.6	36.2	100.0
Central Province and Central India	37.3	4.5	9.0	2.0	7.1	40.1	100.0
Delhi	38.0	4.8	9.0	2.6	7.4	38.2	100.0

TABLE XV.
Average monthly expenditure by groups.

Areas.	Food	Fuel & lighting	Clothing	Furniture and household requisites	Housing	Miscellaneous	Total
1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Bombay city	115 0	13 9	23 10	4 10	25 12	112 1	294 10
Bombay Province etc. .. .	83 5	12 6	21 13	4 2	15 10	72 9	209 13
Madras city	80 4	10 7	21 8	3 11	16 14	61 15	194 11
Madras Province etc. .. .	75 1	9 10	18 15	4 0	13 9	63 8	184 11
Calcutta	107 13	10 10	21 4	5 1	28 10	102 13	276 3
Bengal & Assam etc. .. .	99 8	11 5	18 3	3 12	15 2	91 7	239 5
Bihar & Orissa	92 9	9 2	20 12	4 4	15 8	96 5	238 8
United Provinces	80 13	10 11	20 3	5 1	13 0	79 5	209 1
Punjab etc.	117 9	12 15	26 11	6 6	18 14	103 7	285 14
Central Province and Central India	85 9	10 7	20 7	4 11	16 5	91 15	229 6
Delhi	114 9	14 6	27 5	7 14	22 8	114 14	301 8

TABLE XVI.
Monthly expenditure per equivalent adult male.

Areas	Food	Fuel & lighting	Clothing	Furniture & household req.	Housing	Misc.	Total
1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Bombay city	28 1	3 5	5 12	1 3	6 4	27 5	71 14
Bombay Province etc. .. .	18 15	2 13	4 15	0 15	3 9	16 8	47 11
Madras city	16 6	2 3	4 6	0 12	3 7	12 10	39 12
Madras Province etc. .. .	16 5	2 1	4 2	0 14	2 15	13 13	40 2
Calcutta	19 4	1 14	3 13	0 14	5 2	18 6	49 5
Bengal & Assam etc. .. .	18 12	2 2	3 7	0 11	2 14	17 4	45 2
B. & O.	15 15	1 9	3 9	0 12	2 11	16 10	41 2
U. P.	17 3	2 4	4 5	1 2	2 12	16 14	44 8
Punjab etc.	24 0	2 10	5 7	1 5	3 14	21 1	58 5
C. P. etc.	17 2	2 1	4 2	0 15	3 4	18 6	45 14
Delhi	24 6	3 0	5 13	1 11	4 13	24 7	64 2

21
TABLE XVII.
Total monthly expenditure per family.

All India

Areas	INCOME GROUPS						All groups (7)
	Below Rs. 100 (1)	Rs. 100— 150 (2)	Rs. 150— 200 (3)	Rs. 200— 250 (4)	Rs. 250— 300 (5)	Rs. 300 and above (6)	
	Rs. As.	Rs. As.	Rs. As.	(1) On food		Rs. As.	Rs. As.
Bombay city	45 1	79 11	89 15	119 8	118 7	181 10	115 0
Bombay Province etc.	55 8	65 6	86 7	100 5	107 6	155 8	83 5
Madras city	55 11	73 1	77 5	106 5	137 3	144 4	80 4
Madras Province etc.	47 2	70 7	93 13	100 8	102 2	124 14	75 1
Calcutta	54 3	71 7	88 15	105 5	125 8	173 13	107 13
Bengal & Assam etc.	55 12	83 1	96 1	96 12	121 4	164 5	99 8
Bihar & Orissa	61 0	76 5	89 2	113 7	104 7	139 8	92 9
United Provinces	50 6	67 11	85 4	105 6	114 11	157 13	80 13
Punjab etc.	60 4	85 0	105 8	107 0	129 9	176 5	117 9
C. P. and Central India	51 11	69 1	78 12	96 1	106 3	155 15	85 9
Delhi .. .. .	..	73 10	85 15	105 0	113 8	154 9	114 9
			(2) On fuel and lighting				
Bombay city	7 12	12 4	12 11	14 14	15 2	20 13	13 9
Bombay Province etc.	9 0	10 10	12 10	11 13	16 11	17 2	12 6
Madras city	7 10	8 12	10 7	12 15	12 6	19 5	10 7
Madras Province etc.	6 7	8 9	11 2	11 10	11 15	18 6	9 10
Calcutta	6 7	7 8	9 9	10 13	12 3	15 9	10 10
Bengal & Assam etc.	9 1	8 13	10 12	12 5	12 13	18 0	11 5
Bihar & Orissa	6 5	7 10	8 14	9 10	9 14	15 10	9 2
United Provinces	7 8	9 3	12 5	11 11	15 15	17 8	10 11
Punjab etc.	9 3	10 13	13 11	13 5	15 13	19 8	12 15
C. P. and Central India	5 13	8 13	9 1	12 13	10 11	22 0	10 7
Delhi .. .. .	..	11 0	12 14	14 1	14 6	17 3	14 6
			(3) On Clothing				
Bombay city	8 9	14 13	18 6	23 1	26 3	32 9	23 10
Bombay Province etc.	12 3	17 1	23 1	23 13	27 1	37 5	21 13
Madras city	15 0	22 5	20 4	25 9	29 10	31 9	21 8
Madras Province etc.	16 1	18 2	19 6	20 0	24 0	28 13	18 15
Calcutta	7 5	10 15	18 8	23 1	26 6	36 10	21 4
Bengal & Assam etc.	11 11	14 1	17 4	17 5	17 2	33 5	18 3
Bihar & Orissa	13 7	12 15	15 10	20 3	22 14	36 10	20 12
United Provinces	13 10	16 14	21 14	26 1	25 0	35 15	20 3
Punjab etc.	9 0	13 13	20 9	21 2	22 12	51 8	26 11
C. P. & Central India	13 7	17 4	22 13	24 12	25 2	31 7	20 7
Delhi .. .. .	..	19 8	20 11	22 14	25 9	37 8	27 5
			(4) Furniture and household requisites				
Bombay city	2 7	3 1	4 0	7 2	7 10	8 0	4 10
Bombay Province etc.	2 15	4 4	3 13	4 8	5 1	7 8	4 2
Madras city	2 14	4 5	3 8	3 2	3 8	5 5	3 11
Madras Province etc.	2 3	2 4	4 8	4 14	8 4	7 8	4 0
Calcutta	1 3	2 0	3 6	5 0	8 2	9 3	5 1
Bengal & Assam etc.	1 4	3 2	3 14	4 15	4 14	5 3	3 12
Bihar & Orissa	1 10	2 15	5 10	5 10	5 5	7 3	4 4
United Provinces	4 0	5 15	5 14	5 12	5 3	4 12	5 1
Punjab etc.	3 8	4 5	6 3	5 0	4 14	9 13	6 6
C. P. & Central India	2 10	3 8	4 12	5 0	9 10	9 1	4 11
Delhi .. .. .	..	1 9	5 9	9 12	8 13	9 8	7 14

TABLE XVII.—*contd.*

All India

Total monthly expenditure per family.

Areas	INCOME GROUPS						All groups (7)
	Below Rs. 100 (1)	Rs. 100— 150 (2)	Rs. 150— 200 (3)	Rs. 200— 250 (4)	Rs. 250— 300 (5)	Rs. 300 and above (6)	
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	
				(5) On Housing			
Bombay city	8 3	17 0	21 7	24 4	25 3	42 11	25 12
Bombay Province etc.	9 2	11 7	12 8	17 15	26 1	33 7	15 10
Madras city	11 5	14 1	13 13	23 8	24 14	34 8	16 14
Madras Province etc.	7 14	8 4	17 0	15 4	21 14	34 8	13 9
Calcutta	9 4	14 12	25 1	30 2	35 8	48 11	28 10
Bengal & Assam etc.	10 1	12 6	14 3	22 6	13 15	24 0	15 2
Bihar & Orissa	8 5	10 11	11 13	21 10	16 6	20 11	15 8
United Provinces	8 2	11 1	13 14	14 0	15 6	28 13	13 0
Punjab etc.	8 15	14 3	16 10	16 4	27 14	26 12	18 14
C. P. and Central India	8 13	12 6	15 1	21 5	24 8	31 15	16 5
Delhi .. .. .	..	15 10	16 8	25 5	22 8	27 2	22 8
				(5) On miscellaneous items			
Bombay city	32 11	60 12	70 7	112 0	117 1	204 8	112 1
Bombay Province etc.	35 8	48 7	74 15	77 10	109 7	167 7	72 9
Madras city	30 2	48 11	65 10	83 4	77 6	140 15	61 15
Madras Province etc.	34 9	47 13	72 12	89 13	134 0	157 4	63 8
Calcutta	36 14	60 2	74 14	91 12	119 6	195 10	102 13
Bengal & Assam etc.	46 6	58 9	78 0	89 15	110 4	165 9	91 7
Bihar & Orissa	43 10	65 0	73 15	103 0	124 2	235 12	96 5
United Provinces	31 10	47 2	82 4	120 2	110 12	231 10	79 5
Punjab etc.	31 4	55 14	74 14	94 0	96 12	179 0	103 7
C. P. and Central India	30 9	58 3	76 15	98 13	110 6	207 8	91 15
Delhi .. .. .	..	61 7	65 5	93 10	114 10	171 15	114 14

TABLE XVIII.

Expenditure per family in relation to income.

Areas	Total expenditure	Number of salary earners per family
	TOTAL INCOME	
Bombay city	1.16	1.23
Bombay Province etc.	1.14	1.12
Madras city	1.19	1.12
Madras Province etc.	1.16	1.17
Calcutta	1.20	1.23
Bengal & Assam etc.	1.21	1.10
B. & O.	1.24	1.14
U.P.	1.23	1.15
Punjab etc.	1.22	1.39
C. P. & C. I.	1.21	1.09
Delhi	1.05	1.14

TABLE XIX.

All India

Food expenditure per month per family by areas.

Areas 1	Cereals 2	Pulses 3	Milk & fats 4	Fruits & vegetable 5	Condi- ments 6	Animal food 7	Miscella- neous 8	Total 9
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Bombay city	18 4	4 13	42 15	18 9	4 15	9 12	15 12	115 0
Bombay Province etc.	16 3	4 10	33 2	11 4	4 0	3 12	10 6	83 5
Madras city	17 7	4 10	32 10	9 9	4 10	3 14	7 14	80 4
Madras Province etc.	14 0	4 2	31 4	8 8	4 5	3 0	9 14	75 1
Calcutta	25 0	4 4	25 13	20 7	3 14	15 15	12 8	107 13
Bengal etc.	23 9	3 11	27 10	15 15	3 13	15 3	9 11	99 8
B. & O.	20 3	6 4	27 14	15 3	2 14	10 8	9 11	92 9
U. P.	17 14	5 10	27 15	11 13	2 12	5 2	9 11	80 13
Punjab etc.	18 14	4 15	19 6	17 15	3 2	9 15	13 6	117 9
C. P. & C. I.	13 9	6 1	31 6	11 9	4 11	3 12	9 10	85 9
Delhi	19 7	4 10	36 2	20 0	3 0	6 13	11 9	114 9

TABLE XX.

Food expenditure by areas per consumption unit.

Areas 1	Cereals 2	Pulses 3	Milk & fats 4	Fruits & Vegetable 5	Condi- ments 6	Animal food 7	Misc. 8	Total 9
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Bombay city	4 7	1 3	10 8	4 8	1 3	2 6	3 14	28 1
Bombay Province etc.	3 11	1 1	7 8	2 9	0 14	0 14	2 6	18 15
Madras city	3 10	0 15	6 10	1 15	0 15	0 12	1 9	16 6
Madras Province etc.	3 3	0 14	6 13	1 13	0 14	0 10	2 2	16 5
Calcutta	4 7	0 12	4 10	3 11	0 11	2 14	2 3	19 4
Bengal etc.	4 7	0 11	5 3	3 0	0 12	2 14	1 13	18 12
B. & O.	3 8	1 1	4 13	2 10	0 8	1 13	1 10	15 15
U. P.	3 13	1 3	5 15	2 8	0 9	1 2	2 1	17 3
Punjab etc.	3 14	1 0	10 1	3 10	0 10	2 1	2 12	24 0
C. P.	3 12	1 3	6 4	2 5	0 15	0 12	1 15	17 2
Delhi	4 2	1 0	9 13	4 4	0 10	1 7	1 2	24 6

TABLE XXI.

Food expenditure - percentage by areas.

Areas 1	Cereals 2	Pulses 3	Milk & fats 4	Fruits & Vegetables 5	Condi- ments 6	Animal food 7	Misc. 8
Bombay city	15.6	4.1	37.4	16.1	4.3	8.5	14.0
Bombay Province etc.	19.6	5.6	39.7	13.5	4.8	4.5	12.4
Madras city	21.7	5.7	40.6	11.9	5.7	4.7	9.7
Madras Province etc.	19.7	5.3	40.8	11.8	6.6	4.0	11.8
Calcutta	23.2	3.9	23.9	18.9	3.6	14.9	11.6
Bengal etc.	23.7	3.7	27.8	16.0	3.8	15.3	9.7
B. & O.	21.8	6.8	30.1	16.4	3.1	11.3	10.5
U. P.	22.1	7.0	34.6	14.6	3.4	6.3	12.0
Punjab etc.	16.0	4.2	42.0	15.3	2.6	8.5	11.4
C. P. & C. I.	21.8	7.0	36.7	13.6	5.5	4.2	11.2
Delhi	16.5	4.4	40.0	17.4	2.6	6.1	13.0

TABLE XXII.

All India

Quantity consumed per consumption unit per month.

Items.	Bombay city.	Bombay Province exclud- ing Bombay city.	Madras city.	Madras Province exclud- ing Madras city.	Calcutta	Bengal & Assam exclud- ing Calcutta.	Bihar & Orissa.	United Provin- ces.	Punjab, Sind & N.W.F. P.	Central Provin- ces and Central India.	Delhi
1	2	3	4	5	6	7	8	9	10	11	12
<i>Cereals—</i>											
Rice (Sr.)	7.22	5.06	11.53	12.95	10.39	10.54	6.36	4.71	2.92	4.56	4.18
Wheat (Sr.)	5.67	5.67	1.36	1.31	1.20	0.92	5.82	6.81	8.43	7.60	8.24
Wheat flour (Sr.) ..	..	0.07	..	..	1.98	1.56	0.47	0.84	1.68	0.22	0.96
Other wheat products (Sr.) ..	..	..	..	..	0.16	0.05	0.14	0.16	0.18	0.12	0.17
Bread (Lbs.) .. ..	..	..	..	..	0.15	0.32	..	..	..	..	..
Other cereals (Sr.) ..	0.27	1.25	..	..	..	0.63	1.12	1.52	0.32	0.76	0.47
<i>Pulses (Sr.)—</i>	2.12	3.44	2.55	2.69	1.85	1.72	2.95	4.10	2.27	3.30	2.04
<i>Milk & fats—</i>											
Milk (Sr.)	10.24	8.68	5.62	7.31	4.67	5.48	6.40	5.90	8.50	7.28	9.86
Curd (Sr.) .. ..	..	..	1.70	1.96	0.14	0.23	0.22	0.25	0.64	0.57	0.42
Butter (Lbs.)	0.60	0.33	0.32	0.33	0.06	0.07	0.04	0.08	0.16	0.20	0.14
Ghee (Sr.)	0.26	0.60	0.37	0.38	0.22	0.26	0.47	0.60	0.98	0.40	0.70
Vanaspati (Sr.)	0.40	0.18	0.04	0.10	0.17	0.09	0.08	0.10	0.39	0.22	0.30
Mustard oil (Sr.) ..	0.15	0.06	..	..	0.75	0.88	0.79	0.95	0.31	0.25	0.53
Gingelly oil (Sr.) ..	0.70	0.52	0.98	1.07	..	..	0.04	0.05	..	0.44	0.14
Cocoanut oil (Sr.) ..	..	0.03	..	0.51	..	..	0.07	0.08	..	0.12	..
<i>Vegetables—</i>											
Potatoes (Sr.)	1.01	1.28	0.64	0.61	2.46	2.21	2.29	2.10	1.05	0.92	2.01
Onions (Sr.)	1.14	1.30	0.62	0.71	0.41	0.56	0.73	0.60	0.97	0.72	0.74
<i>Condiments—</i>											
Salt (Sr.)	0.80	0.66	0.86	0.93	0.62	0.71	0.58	0.63	0.49	0.67	0.53
<i>Animal food—</i>											
Goat's meat & other mutton (Sr.) ..	..	..	..	..	0.19	0.27	0.44	0.51	0.91	0.16	0.36
Fish (Sr.) .. ..	..	..	..	..	1.40	1.26	0.68	..	0.24	..	0.34
Eggs (No.) .. ..	..	..	..	..	2.95	2.33	..	..	2.67	..	1.28
<i>Miscellaneous.—</i>											
Tea (Lbs.)	0.41	0.45	0.13	0.16	0.27	0.30	0.19	0.16	0.15	0.23	0.19
Coffee (Lbs.)	0.20	0.09	0.44	0.50	..	..	..	..	..	0.06	0.06
<i>Quantity consumed per capita per month.</i>											
Sugar, refined, (Sr.) ..	0.93	0.86	0.60	0.71	0.73	0.72	0.72	1.07	0.94	0.82	1.12
Raw sugar (Sr.)	0.12	0.30	0.27	0.24	0.09	0.13	0.16	0.13	0.31	0.23	0.13
Gur (Sr.)	0.23	0.64	0.24	0.36	0.44	0.40	0.38	0.42	0.1	0.50	0.34

TABLE XXVIII.

All India

Number of rooms per family and average number of persons per room by area.

Areas								Average no. of rooms per family.	Average no. of persons per room.	Average no. of a.u.'s per room.
Bombay city	..	..	..	..	..	..	..	2.2	2.5	1.9
Bombay Province etc.	..	..	..	..	..	..	..	3.0	1.9	1.5
Madras city	..	..	..	..	..	..	..	3.0	2.0	1.6
Madras Province etc.	..	..	..	..	..	..	..	2.4	2.6	1.9
Calcutta	..	..	..	..	..	..	..	3.0	2.8	1.8
Bengal & Assam etc.	..	..	..	..	..	..	..	2.8	2.6	2.0
Bihar & Orissa	..	..	..	..	..	..	..	2.9	2.5	2.0
United Provinces	..	..	..	..	..	..	..	2.9	2.0	1.5
Punjab etc.	..	..	..	..	..	..	..	2.6	2.3	1.8
Central Province and Central India	..	..	..	..	..	..	..	3.1	2.0	1.6
Delhi	..	..	..	..	..	..	..	2.7	2.2	1.7

TABLE XXIX.

Details of average monthly expenditure per family.

Items.	Bombay city.	Bombay Province other than Bombay city.	Madras city.	Madras Province excluding Madras city.	Calcutta	Bengal Province & Assam excluding Calcutta.	Bihar & Orissa.	United Provinces	Punjab, Sind & N.W.F.P.	Central Province and Cen- tral India.	Delhi.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Cereals.—</i>											
Rice ..	10 10	8 0	14 15	11 10	18 5	18 4	9 0	6 14	4 7	7 10	7 2
Wheat ..	5 2	7 4	1 14	1 9	1 12	1 7	8 2	7 15	9 7	9 2	9 5
Wheat flour ..	0 3	0 1	0 2	0 2	3 8	2 12	1 0	1 4	3 0	0 7	1 4
Bread ..	1 11	0 9	0 5	0 8	0 7	0 7	0 7	0 3	1 6	0 6	0 14
Other wheat products. ..	0 3	0 1	0 1	..	0 13	0 2	0 7	0 4	0 6	0 2	0 5
Other cereals	0 6	0 4	0 2	0 3	0 3	0 9	1 2	1 6	0 4	0 14	0 8
Total ..	18 3	16 3	17 7	14 0	25 0	23 9	20 3	17 14	18 14	18 9	19 7
<i>Pulses.—</i>											
Total ..	4 12	4 10	4 10	4 2	4 4	3 11	6 4	5 10	4 15	6 0	4 10
<i>Milk and fats.—</i>											
Milk ..	24 14	18 2	16 0	14 1	13 12	18 12	12 12	11 3	19 7	11 14	21 14
Curd ..	0 5	0 10	2 12	2 15	0 12	0 15	0 10	0 13	2 6	1 4	1 8
Butter ..	5 2	2 5	2 8	2 9	0 15	1 1	0 10	0 15	1 15	2 2	1 9
Ghee ..	4 5	6 4	4 6	5 7	4 9	5 7	7 9	9 8	19 15	9 6	18 2
Vanaspati ..	3 2	1 9	0 5	0 7	1 9	0 15	0 9	1 7	8 7	2 0	4 12
Mustard oil ..	3 3	2 15	5 8	4 2	0 2	0 3	0 5	0 1	0 4	2 14	1 1
Cocoonut oil..	0 12	0 13	1 0	1 9	..	..	..	0 11	..	..	..
Mustard oil ..	1 2	0 8	0 3	0 2	4 2	5 5	5 7	3 5	2 0	1 14	2 2
Total ..	42 15	33 2	32 10	31 4	25 13	27 10	27 14	27 15	49 6	31 6	46 2

TABLE XXVIX.
Details of average expenditure.—contd.

All India

	2	3	4	5	6	7	8	9	10	11	12
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Fruits and vegetables.—</i>											
Fruits ..	5 8	3 2	1 2	1 9	2 10	2 2	1 15	2 6	6 2	2 5	5 7
Potatoes ..	2 0	1 15	1 6	1 2	6 6	4 7	4 15	3 7	1 12	1 15	2 11
Onions ..	1 0	0 14	0 11	0 8	0 13	0 15	1 2	0 13	1 9	0 14	0 12
Green leaf vegetables ..	2 13	3 0	0 14	..	2 0	2 14	1 11	2 3	2 12	2 8	1 12
Other vegetables ..	7 4	2 5	5 8	5 5	8 10	5 8	5 8	3 0	6 1	3 15	8 5
Total ..	18 9	11 4	9 9	8 8	20 7	15 15	15 3	11 13	17 15	11 9	20 0
<i>Condiments.—</i>											
Salt ..	0 6	0 7	0 6	0 6	0 10	0 12	0 8	0 6	0 5	0 8	0 5
Chillies ..	1 0	1 5	1 10	1 5	0 6	0 14	0 8	0 9	0 13	0 15	0 7
Turnerie ..	0 2	0 3	0 5	0 4	0 2	0 5	0 3	0 3	0 3	0 8	..
Tamarind ..	0 8	0 8	1 1	0 15	0 2	0 4	0 2	0 2	0 2	0 6	..
Mustard ..	0 3	0 2	0 6	0 5	0 2	0 4	0 3	0 2	..	0 7	..
Other condiments ..	2 2	1 4	6 10	0 14	2 6	1 4	1 5	1 4	1 4	1 7	2 4
Pickles ..	0 9	0 2	0 1	0 4	0 2	0 2	0 1	0 2	0 7	0 8	..
Total ..	4 15	4 0	4 10	4 5	3 14	3 13	2 14	2 12	3 2	4 11	3 0
<i>Animal food ..</i>											
Goat's meat ..	2 8	0 11	1 0	1 2	2 0	2 8	3 7	2 8	6 3	1 14	2 9
Other mutton ..	0 8	0 3	..	0 2	..	0 3	0 4	0 1	..	0 3	..
Fowl ..	0 6	0 5	0 1	0 5	0 5	0 7	0 5	0 2	0 5	0 2	..
Beef ..	1 9	1 1	0 2	0 1	0 10	0 3	0 5	0 2	0 13	0 3	0 2
Fish ..	3 3	0 9	1 5	0 12	11 11	10 11	5 5	1 9	1 0	0 10	2 13
Eggs ..	1 11	0 15	1 6	0 12	1 5	1 3	0 14	0 12	1 10	0 12	0 11
Total ..	9 13	3 12	3 14	3 0	15 15	15 3	10 8	5 2	9 15	3 12	6 3
<i>Miscellaneous ..</i>											
Tea ..	2 5	2 9	0 12	0 14	2 2	2 1	1 13	1 2	1 3	1 8	1 9
Gaffer ..	1 5	0 13	3 7	1 2	0 1	0 1	0 2	0 1	0 4	0 11	0 7
Cocoa ..	..	0 2	0 2	0 2	..	0 1	..	..	..	0 2	..
Sugar, refined ..	1 14	2 3	2 0	1 13	2 8	2 7	2 8	3 0	3 4	2 10	3 6
Sugar, raw ..	0 10	0 10	0 13	0 11	0 5	0 7	0 9	0 6	1 0	0 11	1 10
Gur ..	1 5	1 11	0 7	0 10	1 13	1 6	1 4	0 15	0 15	1 1	..
Sweetmeats ..	1 8	0 8	0 2	0 3	2 8	1 6	1 10	2 3	2 3	1 7	2 7
Biscuits ..	1 6	0 6	0 2	0 4	1 2	0 9	0 10	0 13	1 8	0 8	0 13
Canned food ..	0 6	0 2	0 1	0 2	..	0 3	0 2	0 1	0 9	0 4	..
Aerated water ..	0 9	0 4	0 1	0 1	..	0 2	0 1	0 3	0 14	0 4	..
Others ..	..	..	..	..	0 6	..	..	..	1 10	..	..
Food bought and consumed ..	4 8	1 2	0 15	1 0	1 11	1 0	1 0	0 15	..	0 8	4 6
Total ..	15 12	10 6	7 14	9 14	12 8	9 11	9 11	9 11	13 6	9 10	14 9
Total: all food ..	115 0	83 5	80 4	75 1	107 13	99 8	92 9	80 13	117 9	85 9	114 9

TABLE XXIX.
Details of average expenditure.—contd.

All India

1	2	3	4	5	6	7	8	9	10	11	12
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Lighting and fuel.—</i>											
Firewood ..	2 8	5 13	4 9	5 7	1 2	4 10	2 13	6 3	7 2	4 12	2 9
Charcoal ..	7 11	3 15	3 11	1 15	0 4	0 10	0 7	0 11	2 5	2 3	5 3
Soft coke ..	0 8	0 4	..	..	4 9	2 2	2 2	1 0	0 10	0 8	2 9
Steam coal ..	..	..	..	..	0 2	0 10	0 7	0 1	..	..	..
Kerosene oil ..	0 13	0 13	0 10	0 11	1 0	1 11	1 8	1 4	0 6	0 11	0 4
Match box ..	0 5	0 5	0 4	0 4	0 7	0 6	0 5	0 4	0 5	0 5	0 6
Lamp & chimney ..	0 2	0 1	0 3	0 3	0 3	0 5	0 3	0 5	0 4	0 4	..
Electricity (lighting.) ..	1 8	0 15	0 12	0 13	2 1	0 8	0 10	0 8	1 9	1 6	2 10
Others ..	0 2	0 4	0 6	0 5	0 14	0 7	0 11	0 7	0 6	0 6	0 3
Total ..	13 9	12 6	10 7	9 10	10 10	11 5	9 2	10 11	12 15	10 7	14 6
<i>clothing.—</i>											
Men ..	10 6	8 11	8 3	7 14	8 0	6 14	9 13	8 14	10 1	8 13	11 11
Women ..	7 11	7 13	8 12	6 7	8 8	7 7	6 12	7 0	9 13	6 14	9 3
Children ..	5 9	5 5	4 9	4 10	4 12	3 14	4 3	4 5	6 13	4 12	6 3
Total ..	23 10	21 13	21 8	18 15	21 4	18 3	20 12	20 3	26 11	20 7	27 5
<i>urniture.—</i>											
Total ..	4 10	4 2	3 11	4 0	5 1	3 13	4 4	5 1	6 6	4 11	7 14
<i>ousing.—</i>											
Total ..	25 12	15 10	16 14	13 9	23 10	15 2	15 8	13 0	18 14	16 5	22 3
<i>iscellaneous.—</i>											
Servant ..	6 13	4 13	3 1	2 11	5 7	5 11	6 3	5 2	3 11	4 15	4 14
Washerman ..	3 13	2 7	3 4	3 0	3 10	2 14	2 12	3 8	5 11	3 1	4 11
Barber ..	1 6	1 3	1 4	1 4	1 5	1 2	1 0	1 1	1 5	1 5	1 12
Shaving requisites.	0 9	0 6	0 4	0 5	0 5	0 5	0 3	0 6	0 7	0 5	0 3
Cobbler ..	0 11	0 8	0 4	0 2	0 14	0 11	0 8	0 11	1 3	0 10	0 15
Gardening and its upkeep..	0 5	..	0 1	0 1	0 3	0 8	0 11	..	0 3	0 7	..
Sweepers ..	0 6	0 5	0 14	0 13	0 14	0 11	0 11	0 15	1 6	1 0	1 4
Children's education.	9 5	7 4	6 14	7 2	11 8	11 14	13 9	11 1	12 3	12 2	14 13
Religious ceremonies.	3 9	2 0	1 7	1 13	2 0	2 0	2 13	2 7	4 7	2 5	3 11
Washing soap	2 0	1 11	0 15	0 13	1 9	1 6	1 0	1 1	2 14	1 5	1 14
Toilet soap ..	0 14	0 11	1 0	0 14	0 14	0 14	0 12	0 10	1 2	0 10	1 6
Other toilet requisites.	0 13	0 8	0 5	0 8	2 5	2 0	1 14	0 7	1 2	0 10	1 2
Tooth brush ..	0 3	0 3	0 1	0 2	0 2	0 2	0 1	0 1	0 5	..	0 5
Tooth powder	0 11	0 9	0 6	0 7	0 7	0 6	0 4	0 5	0 8	0 9	0 10
Newspaper ..	2 3	1 1	1 0	1 0	1 3	1 6	1 0	0 15	1 2	0 12	1 11
Entertainments	2 3	1 12	0 11	0 10	0 12	0 14	0 14	0 12	1 6	1 4	1 7
Club subscription	1 5	0 13	0 7	0 15	0 8	0 11	0 7	0 8	0 12	0 12	0 9
Postage ..	0 13	0 14	0 9	0 14	0 14	0 14	0 5	0 12	1 5	0 14	1 3
Medical attendance.	3 11	1 10	1 7	2 0	2 2	1 10	2 0	2 2	3 4	2 10	2 2
Medicines ..	6 10	4 0	3 7	3 3	4 7	4 10	4 10	3 7	5 2	4 0	5 6
Holiday expenses	3 11	1 7	0 13	1 1	1 2	0 13	2 3	1 11	2 1	1 15	3 14
Travelling to and from place of work.	4 2	1 1	3 2	1 1	2 1	1 1	1 3	1 14	2 0	1 1	2 11
Maintenance of own conveyance	0 5	0 6	0 5	0 3	0 5	0 5	0 3	0 7	1 12	1 0	1 11
Cycles—repair	..	..	0 1	..	..	0 6	0 2	0 7	0 12	1 10	..
Radio .. etc.	..	0 1	..	..	..	..	0 1	0 2	..	..	0 3

TABLE XXIX.
Details of average expenditure.—concl'd.

All India

1	2	3	4	5	6	7	8	9	10	11	12
Miscellaneous— contd.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Taxes ..	4 14	2 8	1 12	1 7	4 8	1 11	2 3	2 2	4 7	2 7	5 14
Provident fund	13 14	11 0	7 2	8 12	12 8	9 2	11 11	8 4	13 10	11 8	19 3
Insurance ..	8 3	6 5	3 9	4 15	8 4	7 2	8 13	6 2	9 2	7 0	9 8
Remittances to dependants.	6 6	3 3	2 1	2 10	5 15	8 14	9 8	3 4	5 7	5 4	6 1
Interest on loan	2 8	..	2 2	..	3 3	3 0	2 7	1 13	0 6	2 4	5 13
Repayment of loan if any.	10 8	8 7	9 6	11 1	12 12	9 11	6 11	8 11	5 15	11 12	..
Marriage pre- sents	..	..	..	0 11	0 4	1 0	..	0 6	..	0 12	1 3
Pansupari ..	1 5	1 5	1 3	1 4	1 13	1 8	1 10	2 9	0 8	..	1 10
Cigarettes, etc.	1 10	1 0	0 6	0 11	1 11	2 1	1 3	1 2	1 5	1 13	2 0
Tobacco ..	0 5	0 4	0 3	0 6	0 5	0 8	0 8	0 8	0 6	0 13	0 6
Flowers ..	1 2	0 5	0 10	0 1	0 2	0 1	..	0 1	0 2	0 8	..
Charity ..	1 5	0 11	0 5	0 1	0 11	0 10	1 0	0 15	1 15	0 2	1 6
Maintenance of milch cattle.	..	..	0 5	..	1 3	0 7	1 4	1 3	0 11	0 13	..
Other miscella- neous items	3 12	1 0	1 1	1 5	2 11	1 10	2 13	1 8	1 9	1 12	3 4
Total ..	112 1	72 9	61 15	63 8	102 13	91 7	96 5	79 5	103 7	91 15	114 14

TABLE XXX.
Percentage expenditure under "miscellaneous" by areas.

Items	Bombay city.	Bombay Province etc.	Madras city.	Madras Province etc.	Calcutta.	Bengal & Assam etc.	Bihar & Orissa.	United Provin- ces.	Punjab etc.	C. P.	Delhi.
Servant	6.1	6.6	4.9	4.3	5.3	6.2	6.4	6.4	3.5	5.4	3.7
Washerman ..	3.4	3.4	5.3	4.7	3.5	3.1	2.8	4.4	5.5	3.3	4.1
Barber	1.2	1.6	2.0	1.9	1.2	1.2	1.1	1.3	1.3	1.4	0.9
Shaving req.	0.5	0.5	0.4	0.5	0.3	0.3	0.2	0.5	0.4	0.4	0.4
Cobbler	0.6	0.7	0.4	0.2	0.8	0.7	0.5	0.8	1.1	0.7	0.8
Gardening & its up-keep	0.3	..	0.1	0.2	0.2	0.5	0.7	..	0.2	0.4	..
Sweeper	0.3	0.4	1.4	1.3	0.8	0.7	0.7	1.2	1.3	1.2	1.1
Children's education ..	8.2	10.0	11.1	11.3	11.3	13.1	14.2	13.9	12.8	13.2	12.8
Religious ceremonies ..	3.2	2.8	2.3	2.8	1.9	3.3	2.9	3.2	4.2	2.5	3.2
Washing soap	1.8	2.3	1.5	1.3	1.5	1.5	1.0	1.3	2.8	1.4	1.6
Toilet soap	0.8	1.0	1.6	1.4	0.8	0.9	0.8	0.8	1.1	0.8	0.8
Other toilet requisites	0.7	0.7	0.5	0.8	2.3	2.2	1.9	0.5	1.1	0.7	0.7
Tooth brush	0.2	0.3	0.1	0.2	0.1	0.1	0.1	0.2	0.3	..	0.2
Tooth powder	0.6	0.8	0.6	0.6	0.4	0.4	0.3	0.4	0.5	0.6	0.5
Newspaper	1.9	1.5	1.6	1.5	1.1	1.5	1.0	1.2	1.1	0.8	1.4
Entertainments	1.9	2.4	1.1	1.1	0.8	0.9	0.9	0.9	1.3	1.3	1.2
Club subscriptions ..	1.2	1.2	0.7	0.5	0.4	0.7	0.4	0.6	0.7	0.8	0.5
Postage	0.7	1.2	0.9	1.4	0.8	0.9	0.3	0.9	1.3	0.9	1.0
Medical attendance ..	3.3	2.2	2.3	3.2	3.1	1.7	3.2	2.6	3.1	2.8	1.8
Medicines	5.9	5.4	5.6	5.0	4.3	5.1	4.8	4.3	5.1	4.3	4.3
Holiday expenses ..	3.3	2.0	1.3	1.6	1.2	0.8	2.2	2.2	3.1	2.1	5.1
Travelling	3.7	1.5	5.0	1.6	3.0	1.1	1.2	2.3	1.9	1.2	2.3
Maintenance of own conveyance	0.3	0.5	0.5	0.5	0.3	0.3	0.6	0.6	1.8	1.1	1.4
Cycles—repair .. ..	..	..	0.1	..	..	0.4	0.1	0.5	0.7	1.8	..
Radio " etc. .. ..	..	..	..	..	..	..	0.2	0.2	..	..	1.6
Taxes	4.3	3.5	2.8	2.2	4.4	1.8	2.2	2.6	4.3	2.8	5.1
Provident fund	12.4	15.2	11.5	13.7	12.1	11.1	12.1	10.4	13.1	12.3	16.7

TABLE XXX—*contd.*
Percentage expenditure under ' Miscellaneous ' by areas.

Items	Bombay city.	Bombay Province etc.	Madras city.	Madras Province etc.	Calcutta.	Bengal & Assam etc.	Bihar & Orissa.	United Provinces.	Punjab, Sind & N.W.F. P.	C. P & C. I.	Delhi.
Insurance	7.3	8.7	5.8	7.7	8.0	7.7	9.2	7.7	8.8	7.6	8.2
Remittances to dependants	5.7	4.4	3.3	4.1	5.7	9.7	9.8	4.2	5.3	5.7	5.2
Interest on loan	2.2	..	3.4	..	3.2	3.3	2.5	2.3	0.3	2.4	5.0
Repayment of loan	9.4	13.0	15.4	17.4	12.4	10.6	0.9	11.0	5.7	12.8	..
Marriage presents .. .. .	..	..	..	1.1	0.2	1.1	..	0.5	..	0.8	1.0
Pansupari	1.2	1.8	1.9	1.9	1.7	1.6	1.7	3.2	0.6	..	1.4
Cigarettes etc.	1.5	1.4	0.6	1.1	1.6	2.2	1.2	1.4	1.3	2.0	1.7
Tobacco	0.3	0.3	0.3	0.6	0.3	0.5	0.5	0.6	0.3	0.9	0.3
Flowers	1.0	0.4	1.0	0.1	0.2	0.1	..	0.2	0.2	0.5	..
Charity	1.2	1.0	0.5	0.1	0.7	0.6	1.2	1.2	1.8	0.2	1.2
Maintenance of own milch cattle ..	..	..	0.5	..	1.5	0.4	1.3	1.6	0.6	0.9	..
Other miscellaneous items	3.3	1.3	1.7	2.1	2.6	1.7	2.9	1.9	1.5	2.0	2.8
Total ..	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

TABLE XXXI
Indebtedness.

Areas.	Number of families	Number of families in debt.	Percentage of col. 3 to col. 2.	Monthly debt payment of families in debt.	Monthly debt payment all families.	Percentage of (5) to the total income	Percentage of (6) to the income
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bombay city	100	64	64	Rs. As. 20 13	Rs. As. 13 5	8.2	5.4
Bombay Province etc.	60	33	55	16 7	8 0	9.0	4.0
Madras city	97	66	68	16 14	11 7	10.3	7.0
Madras Province etc.	110	78	71	15 9	11 1	9.8	7.3
Calcutta	166	126	76	20 15	15 15	9.1	6.9
Bengal Province & Assam etc.	69	46	67	18 8	12 11	9.3	6.5
Bihar & Orissa	85	47	55	15 0	8 5	7.8	4.3
United Provinces	95	50	53	20 0	10 8	11.8	6.2
Punjab etc.	79	29	37	21 11	6 5	9.2	2.7
Central Province and Central India	75	47	63	22 0	14 0	11.6	7.4
Delhi	71	28	40	14 12	5 13	5.1	2.0

ANNEXURE I.
OFFICE OF THE ECONOMIC ADVISER
TO THE GOVERNMENT OF INDIA

New Delhi, the

September 1945.

DEAR SIR,

You are perhaps already aware that the Government of India have, with a view to the construction of middle class cost of living index numbers, undertaken an enquiry into the income and expenditure of the families of their salaried employees. However much Government may like to contact everyone of their employees in this connection, they would be unable to do so owing to the magnitude of the numbers involved. It was, therefore, decided that a sample of about five thousand names should be selected at random for the purpose. The selection has now been made and your name has been included in it. I should be greatly obliged, therefore, if you would kindly co-operate in the enquiry by furnishing the information required from you. I may add that this information will be kept absolutely *confidential*.

2. A printed schedule is enclosed. You are required to fill in the various columns of the schedule with the relevant figures for the month of November, 1945. The schedule is being sent to you a fortnight in advance so that you may have the time to make arrangements for maintaining a proper account of your income and expenditure during the month. Please keep the schedule carefully with you and at the end of November fill it up, if necessary, in consultation with your family. When the form is completed, kindly enclose it in the envelope sent herewith, put your full signature at the left hand corner of the envelope, and post it at the nearest post office. No postage stamps need be affixed.

3. In order to obtain a satisfactory picture of your annual budget, however, it is essential to have a similar statement once each quarter for a whole year. For this purpose an identical form will be sent to you in January, 1946, April, 1946, and July, 1946, which you may kindly fill up with details relating to the month of February, 1946, May 1946, and August 1946, respectively.

4. I do realise that all this means a lot of additional work for you but you will agree that this little effort on our part is really worthwhile for its own sake in view of the important information on living condition that the enquiry will provide. I would emphasise in addition that this enquiry has been undertaken primarily with a view to enabling Government to help their employees by providing adequate relief to them as and when necessary. The whole position has been explained to the representatives of the Imperial Secretariat Association and this letter and schedule issued with their approval.

5. The Government of India are aware that you may have to incur certain incidental expenses in connection with this work and they would, therefore, be willing to make a contribution of Rs. 5 towards these expenses, if you so desire, on receipt of a complete set of 4 quarterly returns.

I hope you will find it possible to co-operate.

Yours sincerely,
T. E. GREGORY,
Economic Adviser



Office of the Economic Adviser to the Govt. of India

MIDDLE CLASS FAMILY BUDGET ENQUIRY

Statement of Monthly Income and Expenditure of the Family

Reference No. _____

Month of Enquiry

Name in full _____

Name of Office where employed _____

Town _____ P.O. _____ Province _____

The particulars in respect of individual families will be kept strictly private.

I. DESCRIPTION OF THE FAMILY

	Aged 15 years and above		Children under 15 years	
	Men	Women	Boys	Girls
i) Number of persons including dependants living with family.				
ii) Dependants living away from family to whom monthly remittances are made.				
iii) Boarders and Lodgers (paying guests only)				

II. INCOME OF THE FAMILY

—	Relationship to the head of the family	Age	Earnings during the month			
			Salary	War and Dearness allowances	Other Income	
					Amount	Source
			Rs.	Rs.	Rs.	
Income of the head of the family ..						
Family Members—						
Men (1)						
(2)						
(3)						
Women (1)						
(2)						
(3)						

Details of Concessions given by Government

(1) Supply at concession rates of certain articles of food

(2) Housing concessions

(3) Fuel and lighting

III. FOOD

Commodity				Quality or Grade		Quantity consumed		Cost	
						Md.	Sears	Rs.	As.
A. Cereals—									
Rice						
Wheat						
Wheat flour						
Bread						
Other wheat products						
Maize						
Jowar						
Bajra						
Barley						
Ragi						
B. Pulses—									
Bengal gram						
Tur dal						
Black gram						
Other dals (pl. specify)			..						
C. Milk and fats—									
Milk						
Curd						
Butter						
Ghee						
Vanaspati						

Commodity	Quality or Grade	Quantity consumed		Co	
		Md.	Seers	Rs.	As.
C. Milk and fats—(contd.)					
Gingelly oil					
Cocoanut oil					
Mustard oil					
D. Fruits & Vegetables—					
Fruits (pl. specify)					
Potatoes					
Onions					
Green leaf vegetables					
Other vegetables (pl. specify)					
Tapioca					
E. Condiments—					
Salt					
Chillies					
Turmeric					
Tamarind					
Mustard					
Other condiments and spices* (pl. specify)					
Pickles					
F. Animal food--					
Goat's meat					
Other mutton					

* Asafoetida (Hing), Pepper, Cinnamon, Cardamom, Cloves, Nutmegs, Cumminseed, Dhania, etc.

Commodity				Quality or Grade	Quantity consumed		Cost	
					Md.	Seers	Rs.	As.
F. <i>Animal food</i> —(contd.)								
Fowl					
Beef					
Fish					
Eggs					
G. <i>Miscellaneous</i> —								
Tea					
Coffee					
Cocoa					
Sugar, refined						
Raw sugar					
Gur					
Sweetmeat					
Biscuits					
Canned foods						
Aerated water						
Food bought and consumed away from home				
Total				..				

N. B.—Quantity to be given in local weights and measures.

Please also state :—

- 1. Do you give any extra or special diet to pregnant women, nursing mothers and children ? Please give details for each of these classes.**
- 2. How many meals are normally taken in your house, two or three ? Please give details of the average composition of each meal.**
- 3. What has been the effect of the war on the food consumption standards in your house ? Has it led to a decline in the consumption of certain types of foods or a decline in the quantity of food consumed or the introduction of substitute foods ? Give details.**
- 4. What arrangements do you make for midday meals for your children attending school ?**
- 5. Are there any items of food such as meat or fish or eggs or certain types of vegetables that you do not consume because of reasons other than high prices, such as, religious considerations, caste conventions, etc.**

Space for Answers :

IV. FUEL AND LIGHTING

Articles						Quantity or number		Cost	
								Rs.	As.
Firewood				
Charcoal				
Soft Coke				
Steam Coal				
Kerosene Oil				
Match Box				
Lamp, chimney, etc.				
Gas				
Electricity (heating)				
Electricity (lighting)				
Cowdung cakes				
Total							

V. CLOTHING

	Number of articles in use			Total approximate cost when purchased						Estimated life of each article in terms of years and months			Actual expenditure for new purchases during the month		
	Cotton	Wool- len	Silken	Cotton	Wool- len	Silken	Cotton	Wool- len	Silken	Cotton	Wool- len	Silken	Cotton	Wool- len	Silken
				Rs. As.	Rs. As.	Rs. As.	Yr. m.	Yr. m.	Yr. m.	Rs. As.	Rs. As.	Rs. As.			
For Men—															
Trousers															
Coats															
Waist Coats															
Overcoats															
Ties															
Hats & Caps															
Dhoties															
Sweater															
Turban															
Shirts and Kurtas															
Towels															
Under-garments															
Pyjamas															
Shorts															
Lungis															
Socks															
Shoes															
Kerchiefs.. ..															
Sandals															
Umbrellas															

N. B.—If possible, please show tailoring charges separately.

V. CLOTHING—contd.

	Number of articles in use			Total approximate cost when purchased			Estimated life of each article in terms of years and months			Actual expenditure for new purchases during the month		
	Cotton	Wool-en	Silken	Cotton	Wool-len	Silken	Cotton	Wool-len	Silken	Cotton	Wool-len	Silken
				Rs. As.	Rs. As.	Rs. As.	Yr. m.	Yr. m.	Yr. m.	Rs. As.	Rs. As.	Rs. As.
Women—												
Sarcos												
Salwars												
Shirts and Jumpers ..												
Dopattas												
Jackets and Blouses ..												
Chemise and Bodies ..												
Petticoats												
Burgas												
Other garments												
Shoes												
Sandals												
Children—												
Coats												
Blouses and Jackets ..												
Shorts												
Under garments												
Gallis or braces												
Caps												
Frocks												
Shirts												
Socks												
Shoes												
Sandals												
Total												

N. B.—If possible, please show tailoring charges separately.

VI. FURNITURE AND HOUSEHOLD REQUISITES

[illegible]

VII. HOUSING

Rs. As.

Rent

Repair

House tax

Ground tax

Water supply

N. B.—Please state whether rent is payable to Government or private landlord or whether the house is self-owned. If possible, also state the number of living rooms occupied and the approximate dimensions of each room.

VIII. MISCELLANEOUS

Item	Quantity or Number	Cost	
		Rs.	As.
Servants			
Washerman			
Barber			
Shaving requisites			
Cobbler			
Gardening & its upkeep			
Sweeper			
Children's education*			

* If school or college fees are paid in advance for a term, please state the month of payment and the amount.

VIII. MISCELLANEOUS—*contd.*

Item	Quantity or Number	Cost	
		Rs.	As.
Religious ceremonies			
Washing soap			
Toilet soap			
Other toilet requisites (comb, mirror, etc.) ..			
Tooth brush			
Tooth powder			
Newspaper			
Entertainment			
Club subscription			
Postage			
Medical attendance			
Medicines			
Holiday expenses*			
Travelling from and to place of work			
Maintenance of own conveyance			
Cycles			
Perambulator			
Radio			
Taxes (income-tax, profession tax, etc.)			
Provident Fund			
Insurance†			
Remittances to dependants			
Interest on loans, if any ‡			
Repayment of loans, if any			
Marriage			
Pansupari			
Cigarettes, etc.			
Tobacco			
Opium			
Flowers			
Charity			
Maintenance of milch cattle			
Other miscellaneous expenses (pl. specify) ..			
Total			

* Visit to home or relatives, pilgrimages, hill stations, etc.

† Please state *average* monthly premium paid with details of premium in terms of period and amount.

‡ Please state in what connection the loan was obtained.

22

Rs.

A

Total Family Income during the month

Expenditure—

Rs. As.

Food

Fuel and lighting

Clothing

Furniture and Household requisites ..

Housing

Miscellaneous

Total Expenditure

cess of income over expenditure and *vice versa*. If expenditure exceeded income how was the deficit met.

warded to the Officer-in-Charge, Middle Class Family Budget Enquiry, Office of the Economic Adviser to the Government of India, Secretariat, New Delhi.

Signature
(Head of the Family)

HINTS FOR COMPILATION OF FAMILY BUDGETS

It is found that there is a tendency to overstate expenditure. It is requested that the actual expenditure should be shown as overstated expenditure will be of no help to the Enquiry.

SCHEDULE

Description of family

(1) Dependants living *away* from family should include only persons to whom remittances are made.

(2) Boarders and lodgers mean paying guests etc. Contribution from paying guests should be shown under the head 'other income' in the income statement at page 2 of the Schedule.

Head of the family

Whenever the individual is not the head of the joint family, he should fill in the schedule as far as possible with his individual income and expenditure in case an account for the joint family is not readily available. In case of individual staying away from his family, he should supply his single man's budget.

II. INCOME

Salary should show the actual salary drawn without deducting G. P. F. contribution and Income-tax. Income other than pay and allowances, such as from land, shares etc., should be shown in the last but one column.

Concessions

(1) The items of concessions should simply be enumerated, *viz.*, wheat, dal etc., and the price margin in concessions.

(2) Entries should be made as follows :—

- (i) Staying in Government quarters at 10 per cent rent, or
- (ii) Amount of house-rent allowance and conveyance allowances drawn, or
- (iii) Staying in self-owned house.

III. FOOD

All payments made in respect of consumption and utilities during the month of February 1946 should be included even if some of such payments such as on consumption of milk, pay of servants and children's education etc., are made during the first week of March. The local unit should clearly be given against quantity consumed. *But the cost column is the most important one.*

Rationed areas.—All purchases made from the 1st to 30th of the month irrespective of the fact whether it is consumed in the same month or not.

Grade and quantity.—Only whenever possible. However, there are no statistics in India regarding nutritive values of the middle class diets and hence quantity figures will be very useful.

Pickles.—Only those purchased from outside and not those prepared at home be specified.

Tea, coffee and cocoa.—Only the leaf or powder is meant and not the liquid.

Questions at page 6 of the schedule

Question No. 2.—Each occasion on which some substantial solid taken in should be included. Average composition of each meal is also essential.

Question No. 3.—Examples.—Reduction of milk and ghee consumption by adults in fairness to children, substitution of Ragi Malt in place of Glaxo.

IV. FUEL AND LIGHTING

Soft and hardwood should both be included. These are known as 'Kacha' and 'Pucca' lakri.

Lamps and Chimneys.—Only new purchases during month are to be shown.

V. CLOTHING

Important.—There are no data at present available regarding the clothing habits of the people of India. Hence the columns of the statement should be filled in as far as possible, separately for cotton, woollen and silken cloths.

The actual expenditure on new purchases during the month of the budget should only be shown in the last column.

VI. FURNITURE

All the columns should be filled in, as far as possible. Any new purchases during the month of the budget should only be shown in the last column.

VII. MISCELLANEOUS

Cycles, Radios etc.

Purchases made, hire charges and radio repair charges are to be shown.

PART II.
TERRITORIAL BLOCKS—CITIES.
(CALCUTTA, BOMBAY, MADRAS, AND DELHI)

CALCUTTA

Bengal & Assam constitute about 26 per cent. of the total sample selected, to which Calcutta's contribution is about 19 per cent. Altogether 943 persons were asked to submit budgets from Calcutta and in all 1054 effective budgets were received, comprising all-four and non-four budgets. A summary table showing a comparative study of all-four and non-four budgets taken separately for November 45, February 46, May 46 and August 46, is annexed to the Report (vide table 19, pp. 67-70). The table contains a detailed comparative analysis in respect of family composition, income, rent and items of expenditure under all groups, viz, food, fuel and lighting, clothing, furniture, housing and miscellaneous items. It is of interest to note that the result obtained from the analysis of 'non-fours' closely follows that obtained from the similar analysis of all-four budgets. The Report has, however, been based on the analysis of all-four budgets which number 664 in respect of Calcutta.

In order to test the adequacy of the sample studied the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is considered			When the sample is divided at random into two equal parts.					
				First part			Second part		
	M	S	V	M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	276.2	139.0	50.3	273.8	147.5	53.9	278.6	129.5	46.5
Total food expenditure	107.8	51.6	47.9	111.1	56.6	50.9	104.5	50.8	48.6
Miscellaneous expenditure	102.8	67.5	65.7	104.4	70.0	67.0	101.2	65.0	64.2

DISTRIBUTION OF BUDGETS BY EXPENDITURE AND INCOME CLASSES.

The percentage of families by expenditure classes is given below :—

Expenditure classes ..	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above
Percentages	1.2	6.0	9.0	12.2	9.6	5.4	8.4	7.8	10.9	29.5

About 16 per cent. of the families spend less than Rs. 150 per month, about 22 per cent. between Rs. 150 and Rs. 200, 14 per cent. between Rs. 200 and Rs. 250, 19 per cent. between Rs. 250 and Rs. 300 and about 29 per cent. of them spend Rs. 300 or more. The quartile values of the expenditure in rupees are given below :—

First quartile	Rs. 168.0
Median	Rs. 244.6
Third quartile	Rs. 322.1

This means that 50 per cent. of the families spend in round number Rs. 245 or less, the upper 25 per cent. of the families have a monthly expenditure of about Rs. 322 or more and the lower 25 per cent. an expenditure of Rs. 168.0 or less; the central 50 per cent. incur an expenditure between Rs. 168 and Rs. 322.

The quartile values of the income in rupees are :—

First quartile	Rs. 134.3
Median	Rs. 206.3
Third quartile	Rs. 278.7

The percentage distribution of families by income groups is shown below :—

Income groups ..	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above.
Percentages	6.6	13.9	12.0	9.1	6.0	9.1	7.8	9.6	5.4	20.1

About 32 per cent. of the families earn less than Rs. 150, fifteen per cent. between Rs. 150-200, seventeen per cent. between Rs. 200-250, fifteen per cent. between Rs. 250-300 and about 21 per cent. Rs. 300 or more.

It is found that 34.4 per cent. of the families lie in the same expenditure and income classes, 57.8 per cent. in the expenditure classes above and 7.8 per cent. in expenditure classes below the corresponding income classes (vide Table 1—page 58).

COMPOSITION OF THE FAMILY.

It will be seen from (Table 2—page 58) that out of 166 families, 100 families *i.e.*, 60.2 per cent. are natural families and 39.8 per cent. joint families. There is a tendency for families in the lower income groups to live as joint households. As we go higher up the scale, this tendency weakens and there is a gradual increase in the percentage of natural families. The explanation of this fact can lie in this that in a city like Calcutta, persons in the lower income groups are not capable of running self contained households and there is a tendency for 2 or more relatives to live together for economic reasons. In the higher income groups persons are economically better-off and can therefore afford to live as self-contained households.

The average number of persons living in the family is 7.24; 2.18 being males 2.05 females, 1.63 boys and 1.38 girls. The average number of persons living away from family is 0.59; .22 being males and .37 females who receive regular monthly remittances from the head of family. The size of the family inclusive of dependants living away from family is 7.83 (Table 3—page 58).

It will be seen from the table that the number of persons per family increases almost continuously from 4.40 persons in the lowest income group to 9.24 in the highest. This tendency of increasing number is more pronounced in the case of adults than in the case of children. Persons in the higher age groups in general draw more salary and also have more children. Widowed sisters, nephews etc. also depend on such persons who manage to give them shelter while it is beyond the means of those who draw less pay. The continuous increase in the number of adults is explained by the gradual addition from children who grow older and claim inclusion in the adult category. Other helpless relatives mentioned above also add to their number. Though there is likelihood of an increased number of children as the age of the head of the family advances, the transfer of children to the adult category reduces the number in children's category, resulting in the maintenance of almost constant number of children from the group Rs. 100-150 upwards.

Average number of earners per family, including the head of the family is 1.23 and non-earners including those living away from the family is 6.60 *i.e.*, about 16 per cent. of the family members are earners, and 84 per cent. non earners of whom about 39 per cent. are boys and girls below fifteen years of age, about 30 and 15 per cent. are adult females and males respectively (Table 4—page 59). Among the adult non-earners are included school and college-going boys and girls. The number of earners varies from 1.0 in the lowest income group to 1.6 in the highest. There is however slight increase in the number of earners in the intermediate income groups. There are no female earners except in the income groups Rs. 200-250 and Rs. 250-300 in which their number is only 0.07 and 0.08 per family respectively.

Some idea of the pressure of dependants on earning members can be had from (Table 5—page 59)*. The number of dependants per earner increases from 4.4 persons in the lowest income group to 6.7 persons in the income group Rs. 250-300. The highest income group Rs. 300 and above has 5.9 persons per earner.

MODAL SIZE OF FAMILY.

About 21 per cent. of the families consist of 4 to 5 consumption units. They constitute the modal group, the modal value being 4.49 c.u.'s. It is followed by the median value of 5.26 c.u.'s. (Table 7—page 59).

MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 205.2 per month and from other sources such as land, investments etc. is Rs. 20.10 per month. The average earnings of other members of the family work out to Rs. 4.2 per month. The total income of the family therefore averages Rs. 229.14 per month. The greatest single source of income is the earning of the head of the family accounting for 90 per cent. The contribution of the other members of the family towards earnings is very small being only about 2 per cent. Income from other sources such as land, investments etc. is also very small being little over 8 per cent. of which the income from land alone accounts for about 2 per cent.

In all income groups pay and allowances of the head of the family vary from 81 to 91 per cent.

The monthly income per family varies from Rs. 82.11 to Rs. 427.12 while the monthly expenditure per family shows a variation from Rs. 115.4 to Rs. 479.8. The monthly income per capita in the various income groups ranges from Rs. 18.12 to Rs. 46.5 while the monthly expenditure per capita varies from Rs. 26.1 to Rs. 51.14. The average monthly income per c.u. is Rs. 41.1 and the average monthly expenditure per c.u. is Rs. 49.5, deficit per c.u. being Rs. 8.4 per month. Among the income groups the deficits vary from Rs. 32.9 per family in the lowest group to Rs. 57.1 in the income group Rs. 250-300. Deficit per family in the highest income group is Rs. 51.12. (Tables 8 and 9—page 60).

* It will be seen from the same table that the earner of an average family has to maintain 5.9 persons or 4.6 equivalent adults. Dependants per earner in the average family vary from 3.5 consumption units to 5.5 c.u.'s. The earner in the highest income group has to maintain the same number of equivalent adult males as that in the income group Rs. 100-150 *viz.*, 4.4 consumption units.

The proportionate excess of expenditure over income of the family declines as one goes up the income groups while the number of earners increases somewhat (Table 10—page 60).

DISTRIBUTION OF EXPENDITURE BY INCOME GROUPS.

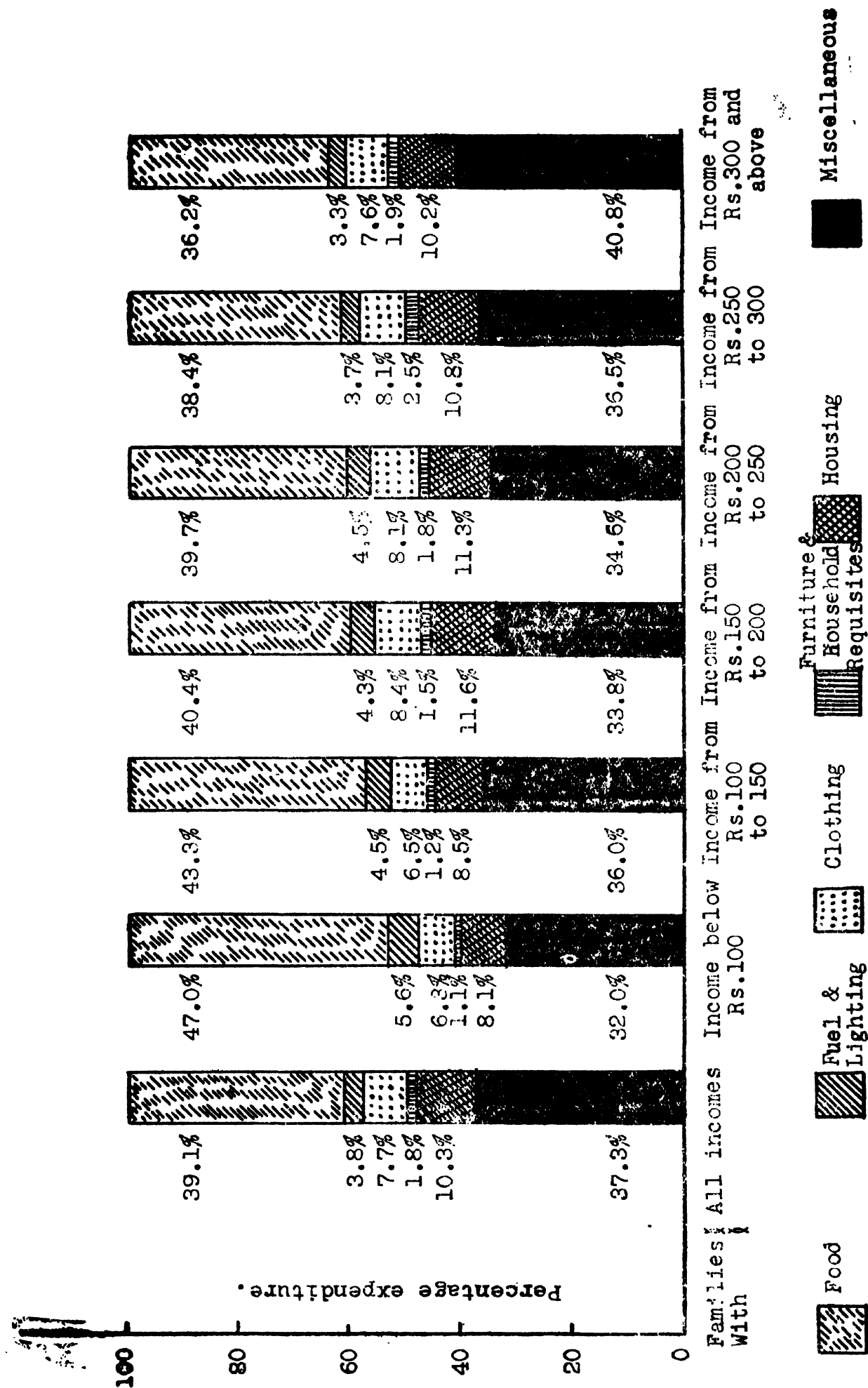


CHART.
EXPENDITURE BY GROUPS.
 (Figures in brackets show percentages).

Calcutta

Groups							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
							Rs. As. 54 3 (47·0)	Rs. As. 71 7 (43·3)	Rs. As. 88 15 (40·4)	Rs. As. 105 5 (39·7)	Rs. As. 125 8 (38·4)	Rs. As. 173 13 (36·2)	Rs. As. 107 13 (39·1)
Food	..	..	..	..	..	..	
Fuel and lighting	..	..	..	..	..	..	6 7 (5·6)	7 8 (4·5)	9 9 (4·3)	10 13 (1·5)	12 3 (3·7)	15 9 (3·3)	10 16 (3·8)
Clothing	..	..	..	..	..	..	7 5 (0·3)	10 15 (6·5)	18 8 (8·4)	22 1 (8·1)	26 6 (8·1)	36 10 (7·6)	21 4 (7·7)
Furniture and household requisites	..	..	..	..	..	..	1 3 (1·1)	2 0 (1·2)	3 6 (1·5)	5 0 (1·8)	8 2 (2·5)	9 3 (1·9)	5 1 (1·8)
Housing	..	..	..	..	..	..	9 4 (8·0)	14 12 (8·5)	25 1 (11·6)	30 2 (11·3)	35 8 (10·8)	48 11 (10·2)	28 10 (10·3)
Miscellaneous	..	..	..	..	..	..	36 14 (32·0)	60 2 (56·0)	74 14 (33·8)	91 12 (34·6)	119 6 (36·5)	195 10 (40·8)	102 13 (37·3)
Total	..	..	..	..	..	..	115 4 (100)	166 12 (100)	220 5 (100)	265 1 (100)	327 1 (100)	479 8 (100)	276 3 (100)

As between the groups average expenditure on food is the highest being 39·1 per cent. of the total family expenditure and next comes miscellaneous items with 37·3 per cent. The expenditure on food falls from 47·0 per cent. in the lowest income group to 36·2 per cent. in the highest and that on fuel and lighting from 5·6. to 3·3 per cent. Expenditure on clothing first rises up to the third income group and then becomes almost steady over the following higher income groups. Expenditure on housing also rises from 8·0 to 11·6 per cent. with the increasing income and then falls to 10·2 per cent. in the highest income group. On the other hand, percentage expenditure on miscellaneous items, increases with income. Furniture and household requisites also show a steady rise from 1·1 to 2·5 per cent. with the increasing income except for a small set-back in the highest income group. The expenditure of the Calcutta middle class families thus fairly obeys Engel's law which states that "as income increases the expenditures on different items of the budget have changing proportions and that the proportions devoted to the more urgent needs (such as food) decrease while those devoted to luxuries and semi-luxuries increase".

SURPLUS AND DEFICIT BUDGETS.

Budgets have been classified into surplus and deficit ones and their ratio to the total number of budgets has been shown in the following table. It will be seen that 77 per cent. of the total budgets show deficits and only about 23 per cent. show surplus, as will be seen from the table below :—

Income groups.								Total budgets	Surplus budgets	Deficit budgets	Percent- age of (2) to (1)	Percent- age of (3) to (1)
								1	2	3	4	5
Below R .	..	..	..	..	..	..	..	44	..	44	..	100
Rs. 100 to 150	..	..	..	..	..	..	..	172	20	152	12	88
Rs. 150 to 200	..	..	..	..	..	..	..	100	24	76	24	76
Rs. 200 to 250	..	..	..	..	..	..	..	112	24	88	21	79
Rs. 250 to 300	..	..	..	..	..	..	..	100	24	76	24	76
Rs. 300 and above	..	..	..	..	..	..	..	136	56	80	41	59
Total	..	..	..	..	..	..	..	664	148	516	23	77

NON-REGULAR EXPENDITURE

Three cases of marriage, two in the income group Rs. 150 to Rs. 200 involving an expenditure of Rs. 2,000 and 3,000 and one in the highest income group involving an expenditure of Rs. 5,200, have been reported. Under the head 'marriage' were also shown expenses of Rs. 70 and 100 in the income group Rs. 250-300 and of Rs. 200 in the highest income group. A case of Sraddh involving an expenditure of Rs. 800 occurred in the highest but one income group. There are a number of cases of serious and prolonged illness in the reporting families, the expenses on which were not included under regular expenditure. Four cases of illness occurred in the income group Rs. 100—150; two involving an expenditure of Rs. 50 each and the other two Rs. 78 and 196 respectively. In the income group Rs. 150—200, expenses on two cases of illness had been Rs. 90 and 120 respectively. In the next higher income group three cases were reported and the expenditure was Rs. 72 in one case and Rs. 150 in each of the other two. In the income group Rs. 250—300, a case involving an expenditure of Rs. 649 was reported whereas in the highest income group a sum of Rs. 44 and 91 was spent on two cases of illness in one or the other of the months under report. Under non-regular expenses, two cases, one for the purchase of a radio for Rs. 400 and the other for a cycle for Rs. 160 have also been included.

EXPENDITURE ON FOOD.*Expenditure on food articles—percentages*

							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Food													
Cereals	..	..	..	..	..	..	26.4	27.1	26.4	25.6	22.7	21.5	23.2
Pulses	..	..	..	..	..	..	4.6	4.5	3.8	4.2	3.9	3.7	3.9
Milk and fats	..	..	..	..	..	..	21.2	22.6	21.8	23.2	25.8	25.0	23.9
Fruits and vegetables	..	..	..	..	..	..	19.3	17.4	19.3	16.2	18.4	18.4	18.9
Condiments	..	..	..	..	..	..	3.9	4.0	2.8	3.6	3.7	3.1	3.6
Animal food	..	..	..	..	..	..	13.8	13.4	13.0	16.4	14.7	15.8	14.9
Miscellaneous	..	..	..	..	..	..	10.8	11.0	12.9	10.8	10.8	12.5	11.6
Total	..	..	..	..	..	..	100.0	100.0	100.0	100.0	100.0	100.0	100.0

From the above table it is seen that the proportion of expenditure given to cereals is about 23 per cent of the total food expenditure. Rice alone accounts for the bulk *viz.* 17 per cent. 'Milk and fats' account for about 24 per cent. of the food expenditure. Milk is the most important item in the 'milk and fats' sub-group. Percentage expenditures on other items are 18.9 per cent. for 'fruits and vegetables', 14.6 per cent for 'animal food', 11.9 per cent. for miscellaneous food articles, 3.9 per cent. for 'pulses', and 3.6 per cent for 'condiments and spices'. As between the lowest and the highest groups, the expenditure on cereals declines from 26.4 to 21.5 per cent, that on pulses from 4.6 to 3.7 per cent, and that on condiments and spices has also a declining tendency. The expenditure on milk and fats, on the other hand, increases from 21 per cent. in the lowest to 25 per cent. in the highest group, expenditure on fruit and vegetables shows erratic fluctuations, though the margin of fluctuations is not very conspicuous. The percentage expenditure on animal food in the various income groups varies from 13 to 16.4 per cent.

Expenditure on food articles.

							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Food													
Consumption unit	..	..	..	..	..	..	3.50 Rs. As.	4.76 Rs. As.	4.94 Rs. As.	5.76 Rs. As.	6.61 Rs. As.	6.94 Rs. As.	5.60 Rs. As.
Cereals	..	..	..	..	..	..	14 5	19 5	23 8	26 15	28 0	37 5	25 0
Pulses	..	..	..	..	..	..	2 8	3 4	3 7	4 7	4 14	6 6	4 4
Milk and fats	..	..	..	..	..	..	11 8	16 3	19 6	24 6	32 7	43 7	25 13
Fruits and vegetables	..	..	..	..	..	..	10 7	12 7	17 1	17 1	22 14	32 1	20 7
Condiments	..	..	..	..	..	..	2 2	2 14	2 8	3 13	4 10	5 6	3 14
Animal food	..	..	..	..	..	..	7 7	9 8	11 9	17 5	18 8	27 9	15 15
Miscellaneous	..	..	..	..	..	..	5 14	7 14	11 8	11 6	13 10	21 11	12 8
Total	..	..	..	..	..	..	54 3	71 7	88 15	105 5	125 8	173 13	107 13

The above table shows that the average expenditure per family on food is Rs. 107-13 or Rs. 19-4 per consumption unit.

Monthly expenditure on food articles per c. u.

							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Food expenditure (excluding outside meals) per family (Rs. As.)							53 0	70 10	87 4	104 3	124 0	170 14	106 2
Food expenditure per consumption unit (Rs. As.)	..	..	..	..	..	..	15 8	15 0	18 0	18 5	19 0	25 3	19 4

The above table shows food expenditure per c. u. It must be remembered in considering the increased expenditure by higher income group families that these households contain more persons. Food expenditure per consumption unit increases a good deal less steeply than does food expenditure per family.

Three things may be noted (1) that the food expenditure per c. u. shows only very small variation between the first and the 2nd income groups, and that the figures for the third, fourth and the fifth income groups are also very similar and (2) the figure for the 6th income group shows an appreciable increase over the figure in the lower income levels, and (3) that the average expenditure per c. u. hovers between Rs. 15-6 to Rs. 25-3.

The notable increase in the cost of diet per consumption unit in the top income group may be explained by the fact that the families of the highest income group consumed more of costlier diets than those in the lower income levels.

Comparison of food expenditure in income groups 1 and 6.

	Average for income group 6 divided by average for income group 1.						
Cereals	2.61						
Pulses	2.55						
Milk and fats	3.78						
Fruits and vegetables	3.07						
Condiments and spices	2.53						
Animal food	3.71						
Miscellaneous (tea, sugar, sweets etc.)	3.69						
Total food	3.21						
Number in families	2.10						

That the top income group families spent more on costlier diets is apparent from the table given above.

DIETARY HABITS.

As regards dietary habits, rice is the staple article of food. During the last three years the dietary habits have under-gone a change due to the introduction of rationing and the consumption of rice has been supplemented by other cereals including wheat which was consumed to a fair-extent.

The percentage expenditure on rice from the lowest to the highest income groups is 19.9, 21.0, 20.0, 18.7, 16.7 and 14.3 respectively of the total food expenditure while those on wheat, wheat flour and other wheat products together are practically constant at 6 per cent. in all income groups except in the first and the last in which it is about 6.5 per cent each. The average consumption of rice is 58.2 seers per family of 7.24 persons or 5.60 per adult male equivalents and that of wheat and wheat products is 18.7 seers per family.

In the 'milk and fats' group, milk is the most important item of consumption followed next by ghee. Out of 23.9 per cent. spent on "milk and fats", milk and ghee together account for 17.0 per cent. of the total food expenditure. The percentage expenditure on milk varies between 11 and 13 while that on ghee varies between 4 and 5. The average consumption of milk and ghee is 26.2 and 1.26 seers respectively per family.

In the "fruits and vegetables" group, vegetables play a very important part in consumption. 'Fruits' a very important protective food is found to be neglected. The percentage expenditure on fruits varies between 0.7 and 2, between the lowest and the last but the highest groups. Fair improvement in the consumption of fruits is noticeable in the highest income group with about 4 per cent. expenditure. The average expenditure on fruits is 2.4 per cent. as against 16.5 per cent. in the case of vegetables.

The average consumption of potato and onion per family is 13.77 and 2.31 seers respectively. In the 'animal food' group, fish is the major item of expenditure as well as consumption. Out of about 15 per cent. spent on animal food, more than 10 per cent. is accounted for by fish alone. The average consumption of fish is 7.83 seers per family. Miscellaneous food group includes tea, sugar, biscuits etc. Food bought and consumed away from home is also included in this sub-group. Percentage expenditure on tea, sugar and gur and raw sugar are given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Tea	2.2	1.7	2.0	2.2	2.3	1.6	2.0
Sugar, refined	2.1	2.5	2.7	2.2	2.3	1.9	2.3
Sugar, raw and gur	1.3	2.2	2.0	1.5	1.9	1.8	1.9

The consumption of tea, sugar, and gur amounts to 1.52 lbs. 5.23 srs., and 3.76 srs. respectively per family of 7.24 persons or 5.60 consumption units. From the above table it is also found that the percentage expenditure on sugar, is more than two in all income groups except the highest. In the highest income group it is slightly less than two (Tables 17 and 18—pages 63-67).

ANALYSIS OF DIET.

On a perusal of the budgets it was found that in the case of certain items of food, for example, vegetables (except potato and onions), the quantities consumed have not been recorded in most of the budgets. Details of the varieties of vegetables consumed have also not been recorded in them. Those budgets which contained details of varieties and corresponding quantities of vegetables were utilised as the basis for estimating the quantity figures for different varieties of the vegetables most generally consumed by the people.

The distribution of the average quantities of the different items of food consumed monthly by each family under each of the income groups is given in the table.

The average quantity of each item consumed daily by adult male equivalent was calculated in ounces and is shown below :—

Rice	11.08 ozs.
Wheat	3.57 ozs.
Dal	1.97 ozs.
Milk	4.98 ozs.
Ghee	0.24 ozs.
Vanaspati	0.18 ozs.
Butter	0.02 ozs.
Mustard oil	0.80 ozs.
Meat	0.20 ozs.
Fish	1.48 ozs.
Potato	2.62 ozs.
Onion	0.44 ozs.
Green leaf vegetables	0.74 ozs.
Other vegetables	5.50 ozs.
Fruits	0.73 ozs.
Salt	0.66 ozs.
Sugar	1.00 ozs.
Raw sugar	0.12 ozs.
Gur	0.60 ozs.

ESTIMATE OF MONEY VALUE OF CONCESSIONS RECEIVED PER FAMILY.

The details of concessions enjoyed by the various income groups have been given in the following table :—

Items							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average all groups
							Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Cereals .. .. .	..	..	..	..	..	..	4 5	4 11	2 12	5 0	4 9	5 0	4
Pulses .. .. .	..	..	..	..	..	..	1 9	2 15	1 14	0 14	1 1	1 5	1
Ghee (including butter) .. .. .	..	..	..	..	..	..	1 0	1 13	1 4	0 8	0 12	1 11	1
Mustard oil etc. (including vanaspati) .. .. .	..	..	..	..	..	..	1 0	1 1	1 0	0 15	2 3	1 9	1
Potatoes .. .. .	..	..	..	..	..	..	2 6	2 10	1 15	1 5	1 5	1 0	1
Onion .. .. .	..	..	..	..	..	..	0 4	0 4	..	..	..	..	0
Tea etc. .. .. .	..	..	..	..	..	..	0 9	0 3	0 9	0 6	1 4	0 2	0
Sugar .. .. .	..	..	..	..	..	..	0 6	0 5	0 2	..	..	0 4	0
Total							11 7	13 14	9 8	9 0	11 2	10 15	10

The amount of concession varied from Rs. 9-0 in the income group Rs. 200-250 to Rs. 13-14 in the income group Rs. 100-150. The major portion of benefit was derived from purchase of cereals. The average monthly concession came to Rs. 10-0 of which Rs. 4-5 was secured from cereals, Rs. 1-7 each from pulses and potatoes and, Rs. 1-3 each from ghee and oil. The average monthly income consequently rose from Rs. 229-14 to Rs. 239-14 and the expenditure from Rs. 276-3 to Rs. 286-3. Percentage expenditure on food rose from 41 to 43 per cent.

FUEL AND LIGHTING.

Firewood, soft coke, kerosene, match box and electricity are the important items in this group which together account for a little over 86 per cent. of the total expenditure on "Fuel and lighting". Firewood and soft coke together account for more than 50 per cent. of the total expenditure.

The average monthly expenditure per family is Rs. 10-10 or about Rs. 1-14 As. per consumption unit (Table 17, page 65).

CLOTHING.

The average monthly expenditure on clothing has been estimated by dividing the total expenditure on each item by its estimated life.

The actual monthly expenditure on clothing has also been asked for as an additional information. The estimated expenditure and the average actual monthly expenditure on clothing on the basis of four quarterly returns are shown in the table below for the purpose of comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All	
	Es. Rs.As.	Ac. Rs.As.	Es. Rs.As.	Ac. Rs.As.	Es. Rs.As.	Ac. Rs.As.	Es. Rs.As.	Ac. Rs.As.	Es. Rs.As.	Ac. Rs.As.	Es. Rs.As.	Ac. Rs.As.	Es. Rs.As.	Ac. Rs.As.
Men's clothing	4 6	5 3	3 10	7 4	7 2	11 1	8 12	12 1	10 6	14 7	13 0	19 5	8 0	12 1
Women's clothing	1 12	2 14	4 5	4 7	8 3	6 10	7 3	7 13	11 9	8 10	15 2	10 15	8 8	7 3
Children's clothing	1 3	1 10	3 0	2 10	3 3	3 3	6 2	3 14	4 7	4 9	8 8	7 8	4 12	4 2
Total	7 5	9 11	10 15	14 5	18 8	20 14	22 1	23 12	26 6	27 10	36 10	37 12	21 4	23 6

Note.—'Es' means Estimated and 'Ac' means Actual.

The estimated monthly expenditure on clothing is Rs. 21-4 per family or Rs. 3-12 per consumption unit.

FURNITURE AND HOUSEHOLD REQUISITES.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs.As. 1 3	Rs.As. 2 0	Rs.As. 3 6	Rs.As. 5 0	Rs.As. 8 2	Rs.As. 9 3	Rs.As. 5 1
Estimated expenditure							
Actual expenditure	2 11	1 6	2 15	4 1	3 13	8 7	3 15

The estimated monthly expenditure is Rs. 5-1 per family or Re. 0-14 per consumption unit while the actual expenditure per consumption unit is Re. 0-11 per month.

HOUSING.

Seventy per cent. of the families pay rents. Thirteen per cent. live in self-owned houses and the remaining 17 per cent. have not given any information about their status in respect of residence. Taking into account only those families who pay rents, it is found that 16 per cent. of the families pay rents between Rs. 5 and Rs. 15, 26 per cent. between Rs. 15 and Rs. 25, 23 per cent. between Rs. 25 and Rs. 35, 21 per cent. between Rs. 35 and Rs. 45 and 14 per cent. pays Rs. 45 and more (Table 12—page 61). 105 families have given information regarding their residential accommodation. It will be seen from table 13 (page 61) that two-roomed houses are common amongst the groups Rs. 100-150, Rs. 150-200 and Rs. 200-250 while three-roomed houses are more in use in the income group Rs. 250-300 and four-roomed houses are more common in the highest group. On the whole, 43.8 per cent. of the families, containing on an average 8.1 persons each, live in two-roomed houses, 21 per cent. of them with an average size of 7.1 in three roomed and 16.2 per cent. with an average size of 9.2 in four-roomed, 9.6 per cent. with an average size of 4 persons in one-roomed and 9.4 per cent. with an average size of 7.4 persons in houses of five or more rooms.

The actual picture of over-crowding is presented more clearly in (table 14—page 62) giving the distribution of families by number of persons and number of rooms. Even in one-roomed houses 50 per cent. of the families are those whose size is between 4 and 5 persons and fifty per cent. of the families are of size between 6 and 7 persons. In the two-roomed, three-roomed, four-roomed and bigger houses, percentages of families of six or more persons are respectively 58.7, 63.6, 88.2, and 70.0 per cent. respectively.

A better insight into the degree of overcrowding is given by distribution of families by number of person per room given in the table below :—

Distribution of families by number of persons per room.

Number of persons per room.	1—2	2—3	3—4	Total
Number of families	37	50	18	105
Percentages of families .. .	35.3	47.6	17.1	100.0

It shows that a little less than 50 per cent. of the families have two to three persons to a room. This distribution however disregards the different requirements of young and old and those of the differently related persons. Analysis in respect of the latter is so complicated that it is not worth the labour involved. The former fact may be taken account of by expressing the number of persons in the family in terms of equivalent adult males. Though this conversion is open to objection, this will probably provide better index of over-crowding

Distribution of families by number of adult male equivalent per room.

Number of equivalent adult males per room.	1—2	2—3	Total
Number of families .. .	87	18	105
Percentages of families .. .	82.8	17.2	100.0

The percentage of families having 1 to 2 equivalent adult males to a room is found to be 83 per cent. The table 16 (page 63) shows the average number of persons per room and average floor space per person sleeping, by income groups.

EXPENDITURE ON ' MISCELLANEOUS '

The average expenditure under this group is Rs. 102-13 or 37.3 per cent. of the total expenditure. Monthly expenditure on miscellaneous items varies from Rs. 36-14 in the lowest income group to Rs. 195-10 in the highest (Table 17—page 63).

Services.—This item includes wages of domestic servants and charges of washerman, barber, cobbler and sweeper etc. The most important item of expenditure amongst services is the keeping of domestic servants, which varies from Rs. 1-3 to Rs. 13-10, per month per family. Next in importance are the washing charges which vary from Rs. 1-11 to Rs. 6-5. The total monthly expenditure on services varies from Rs. 4-13 to Rs. 26-3. The average monthly expenditure per family is Rs. 12-10 or 12.3 per cent. of the total expenditure of this group.

Children's education.—This is also an important item of expenditure. The monthly expenditure varies from Re. 0-8 to Rs. 22-11 per family. The average monthly expenditure per family is Rs. 11-8 i.e. about 11.3 per cent. of the total miscellaneous expenditure. In the lowest income group the expenditure is very insignificant. It is probably due to the fact that this group contains young men who have got very few school-going children and necessarily have hardly any expenditure on this account. The average monthly expenditure on this item per spending family is about Rs. 13-13.

Religious ceremonies.—This includes expenses on account of festivals, births, deaths etc. The monthly expenditure on this item varies from Re. 0-13 to Rs. 3-11 per family. The average monthly expenditure on them is Rs. 2-0. Considering only those families who spent on this item the average expenditure per month comes to Rs. 2-9.

Toilet requisites and other necessities.—The average expenditure on toilet requisites which include among other things generally, toilet soap and hair oil, is Rs. 3-3 or 3 per cent. As between the lowest and the highest income groups the monthly expenditure varies from Rs. 1-15 to Rs. 4-5. Other necessities such as washing soap, tooth brush, tooth powder or paste account for expenditure ranging from Rs. 1-3 to Rs. 3-2. The average monthly expenditure on them is Rs. 2-2 per family or Re. 0-6 per consumption unit.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0-6 to Rs. 2-11 per family while that on entertainments from Re. 0-2 to Re. 1-14. The average monthly expenditure on both is Rs. 2-0 per family or Re. 0-6 per consumption unit.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-3 to Rs. 1-4. The average monthly expenditure per family is Re. 0-8.

Postage.—The monthly expenditure on postage varies from Re. 0-5 to Re. 0-15 per family. The average monthly expenditure per family is Re. 0-14.

Medical charges.—The monthly expenditure on this item varies from Rs. 4-4 to Rs. 12-5 per family. The average monthly expenditure per family is Rs. 7-9 and accounts for about 7 per cent. of the total miscellaneous expenditure.

Holiday expenses.—The monthly expenditure on this item ranges from Re. 0-3 to Rs. 1-5. The average monthly expenditure is Rs. 1-3 per family or about 1 per cent.

Travelling.—In a city like Calcutta the expenditure on travelling to and from place of work is very usual. It ranges from Rs. 1-9 to Rs. 6-4 per family per month. The average monthly expenditure is Rs. 3-1 per family or about 3 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Re. 0-5 per family or about 0-3 per cent.

Taxes.—The monthly average expenditure on this item is Rs. 4-8 or about 4 per cent. When those families only who pay taxes are considered the average expenditure per family comes to about Rs. 9-0.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 20-12 per family or 20-2 per cent. The amount of Provident Fund contributions, varies from Rs. 4-1 in the lowest income group to Rs. 25-12 in the highest. Insurance premium varies from Rs. 3-10 to Rs. 15-15 between the same income group.

Remittances.—The average monthly remittance comes to about Rs. 5-15 or about 6 per cent. The monthly remittance per remitting family is about Rs. 18-0. It ranges from Re. 1-0 in the lowest income group to Rs. 10-12 in the highest.

Pansupari.—Expenses on this item are generally common. The average monthly expenditure comes to Rs. 1-13 and varies from Re. 0-15 in the lowest to Rs. 2-9 in the highest income group.

Cigarettes and tobacco.—The average monthly expenditure on cigarettes and tobacco is Rs. 2-0 or 2 per cent. and varies between Re. 0-9 and Rs. 4-5.

Debt disbursement.—About seventy six per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 15-15 only, which is about 7 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 20-15 only, which is about 9 per cent. of the average monthly income (Table 11—page 61). It is seen from the table that the percentages of indebted families decrease from 90-9 per cent. in the lowest income group to 60-7 per cent. in the income group Rs. 200—250. The percentage then goes up to 84 per cent. in the income group Rs. 250—300, only to fall to 73-5 per cent. in the highest income group. The ratio of debt disbursements to monthly income is the highest in the income group Rs. 100—150 and the lowest in the income group Rs. 200—250.

TABLE 1.
Distribution of budgets by income and expenditure classes.
Expenditure groups.

Calcutta.

Income groups,				Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above	Total
Below Rs. 100	..	..	..	8	20	16	..	..	..	..	..	..	..	44
Rs. 100 to 125	..	..	..	..	20	20	28	16	4	..	4	..	..	92
Rs. 125 to 150	..	..	..	..	..	16	28	28	..	8	..	..	..	80
Rs. 150 to 175	..	..	..	..	..	4	8	16	12	8	4	4	4	60
Rs. 175 to 200	..	..	..	..	..	4	12	..	4	4	4	4	4	40
Rs. 200 to 225	..	..	..	..	..	..	4	4	12	12	16	4	8	60
Rs. 225 to 250	..	..	..	..	..	..	..	..	..	20	4	16	12	52
Rs. 250 to 275	..	..	..	..	..	..	..	..	4	4	16	20	20	64
Rs. 275 to 300	..	..	..	..	..	..	..	..	..	..	..	8	28	36
Rs. 300 and above	..	..	..	..	..	..	..	..	..	..	..	16	120	136
Total				8	40	60	80	64	36	56	52	72	196	661

TABLE 2.
Percentage of natural family and joint households by income groups.

Income groups								Number of		Percentage		
								Families	Budgets	Natural family	Joint household	
Below Rs. 100	..	..	..	..	..	..	..	11	44	54.5	45.5	
Rs. 100 to 150	..	..	..	..	..	..	..	43	172	53.5	46.5	
Rs. 150 to 200	..	..	..	..	..	..	..	25	100	52.0	48.0	
Rs. 200 to 250	..	..	..	..	..	..	..	28	112	63.5	36.5	
Rs. 250 to 300	..	..	..	..	..	..	..	25	100	64.0	36.0	
Rs. 300 and above	..	..	..	..	..	..	..	34	136	73.5	26.5	
All groups								166	664	60.2	39.8	

TABLE 3.
Average size and composition of family.

Income groups					Number of		Average number of persons					Average size of family in c. u's
							Adults			Children		
					Families	Budgets	Total	Male	Female	Male	Female	
Below Rs. 100	..	..	..	..	11	44	4.40	1.30	1.80	.80	.50	3.50
Rs. 100 to 150	..	..	..	..	43	172	6.40	1.50	1.80	1.90	1.20	4.76
Rs. 150 to 200	..	..	..	..	25	100	6.30	1.90	1.80	1.40	1.20	4.94
Rs. 200 to 250	..	..	..	..	28	112	7.40	2.40	1.90	1.50	1.60	5.76
Rs. 250 to 300	..	..	..	..	25	100	8.00	2.70	2.70	1.30	1.30	6.61
Rs. 300 and above	..	..	..	..	34	136	9.24	2.98	2.30	2.06	1.90	6.94
Total					166	664	7.24	2.18	2.05	1.63	1.38	5.60

TABLE 4.

Calcutta.

Average number of earners per family.

Income groups								Total		Average number of earners.		Total
								Families	Budgets	Males	Females	
Below Rs. 100	..	..	..	..	..	..	..	11	44	1.0	..	1.00
Rs. 100 to 150	..	..	..	..	..	..	..	43	172	1.07	..	1.07
Rs. 150 to 200	..	..	..	..	..	..	..	25	100	1.20	..	1.20
Rs. 200 to 250	..	..	..	..	..	..	..	28	112	1.14	.07	1.21
Rs. 250 to 300	..	..	..	..	..	..	..	25	100	1.12	.08	1.20
Rs. 300 and above	..	..	..	..	..	..	..	34	136	1.56	..	1.56
All								166	664	1.21	.02	1.23

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups								Number of		Average size of family		Average number of earners per family	Average number of dependants per family earner	
								Families	Budgets	Persons	C.u's.		Persons	C. u's.
Below Rs. 100	..	..	..	..	..	..	..	11	44	4.40	3.50	1.00	4.40	3.50
Rs. 100 to 150	..	..	..	..	..	..	..	43	172	6.40	4.76	1.07	5.98	4.40
Rs. 150 to 200	..	..	..	..	..	..	..	25	100	6.80	4.94	1.20	5.25	4.10
Rs. 200 to 250	..	..	..	..	..	..	..	28	112	7.40	5.76	1.21	6.11	4.80
Rs. 250 to 300	..	..	..	..	..	..	..	25	100	8.00	6.61	1.20	6.70	5.50
Rs. 300 and above	..	..	..	..	..	..	..	34	136	9.24	6.94	1.56	5.90	4.40
Total : all groups								166	664	7.24	5.60	1.23	5.90	4.60

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups								Number of persons						
								2-3	3-4	4-5	5-6	6-7	7-8	8 & above
Below Rs. 100	..	..	..	..	..	..	..	18.2	..	54.5	..	18.2	9.1	..
Rs. 100 to 150	..	..	..	..	..	..	..	4.6	7.0	14.0	11.6	20.9	18.6	23.3
Rs. 150 to 200	..	..	..	..	..	..	..	..	8.0	16.0	24.0	12.0	12.0	28.0
Rs. 200 to 250	..	..	..	..	..	..	..	..	3.6	10.7	14.3	7.1	21.4	42.9
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	8.0	16.0	12.0	8.0	56.0
Rs. 300 and above	..	..	..	..	..	..	..	2.9	5.9	8.8	2.9	14.7	8.8	56.0

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups								Consumption units						
								2-3	3-4	4-5	5-6	6-7	7-8	8 & above
Below Rs. 100	..	..	..	..	..	..	..	18.2	54.5	18.2	9.1	..	..	..
Rs. 100 to 150	..	..	..	..	..	..	..	11.6	16.3	30.2	23.3	9.4	4.6	4.6
Rs. 150 to 200	..	..	..	..	..	..	..	8.0	20.0	24.0	28.0	12.0	4.0	4.0
Rs. 200 to 250	..	..	..	..	..	..	..	3.6	17.9	17.9	7.0	32.1	3.6	17.9
Rs. 250 to 300	..	..	..	..	..	..	..	..	12.0	24.0	4.0	12.0	12.0	36.0
Rs. 300 and above	..	..	..	..	..	..	..	8.8	5.9	8.8	20.6	20.6	8.8	26.6
All								7.8	16.9	21.1	16.4	15.7	6.0	16.1

TABLE 8.

Calcutta.

✓ *Average monthly income and expenditure by income groups.*

Income groups	Average size of family (persons)	Average size of family in c. u.'s	Monthly income per family	Regular monthly expenditure		Income per c.u.	Deficit per c.u.	Deficit per family
				Per family	Per c.u.			
			Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	1.40	3.50	82 11	115 4	32 15	23 10	9 5	32 9
Rs. 100 to 150	6.40	4.76	126 3	166 12	34 11	26 8	8 3	10 9
Rs. 150 to 200	6.30	4.94	172 6	220 5	45 0	34 13	10 3	47 15
Rs. 200 to 250	7.40	5.76	221 13	265 1	45 11	38 8	7 3	43 4
Rs. 250 to 300	8.00	6.61	270 10	327 11	49 11	40 15	8 12	57 1
Rs. 300 and above	9.24	6.94	427 12	479 8	69 7	61 10	7 13	51 12
All	7.24	5.60	229 14	276 3	49 5	41 1	8 4	46 5

TABLE 9.

Pattern of aggregate income by sources per specified income group.

Income groups									Percentage of family	Total monthly income	Income of the head of the family from pay and allowances.	Income from other earners in the family.	Income from other sources
Below Rs. 100 .. .. .	..	..	..	..	..	..	..	..	6.6	Rs. As. 82 11	Rs. As. 66 9	Rs. As. 2 11	Rs. As. 13 7
Rs. 100 to 150 .. .. .	..	..	..	..	..	..	..	..	25.9	126 3	109 4	2 13	14 2
Rs. 150 to 200 .. .. .	..	..	..	..	..	..	..	..	15.1	172 6	154 4	3 0	15 2
Rs. 200 to 250 .. .. .	..	..	..	..	..	..	..	..	16.8	221 13	196 2	4 5	21 6
Rs. 250 to 300 .. .. .	..	..	..	..	..	..	..	..	15.1	270 10	246 2	4 4	20 4
Rs. 300 and above .. .. .	..	..	..	..	..	..	..	..	20.5	427 12	389 13	6 5	31 10
Total: all groups									100.0	229 14	205 2	4 2	20 10

TABLE 10.

✓ *Expenditure in relation to income.*

	Income groups						
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Total expenditure per month (Rs. As.)	115 4	166 12	220 5	265 1	327 11	479 8	276 3
Monthly income (Rs. As.)	82 11	126 3	172 6	221 13	270 10	427 12	229 14
Total expenditure per month divided by monthly income	1.39	1.31	1.25	1.19	1.15	1.08	1.20
Number of salary-earners per family	1.00	1.07	1.20	1.21	1.20	1.25	1.23

TABLE 11.

Calcutta

Analysis of indebtedness.

Income groups	No. studied		No. of families in debt	Percentage of 4 to 2	Average indebtedness per family		Average monthly income	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt	All families		Families in debt	All families
1	2	3	4	5	6	7	8	9	10
					Rs. As.	Rs. As.	Rs. As.	%	%
Below Rs. 100	11	44	10	90.9	9 5	8 9	82 11	11.3	10.0
Rs. 100 to 150	43	172	37	86.0	17 10	15 2	126 3	13.9	12.0
Rs. 150 to 200	25	100	16	64.0	16 3	10 6	172 6	9.4	6.0
Rs. 200 to 250	28	112	17	60.7	15 4	9 4	221 13	6.9	4.2
Rs. 250 to 300	25	100	21	84.0	29 0	24 6	270 10	10.2	9.0
Rs. 300 and above	34	136	25	73.5	30 13	22 10	427 12	7.2	5.3
All groups	166	664	126	75.9	20 15	15 15	229 14	9.1	6.9

TABLE 12

Frequency distribution of families paying rent.

Income groups.	Rs. 5 to 9.	Rs. 10 to 14.	Rs. 15 to 19.	Rs. 20 to 24.	Rs. 25 to 29.	Rs. 30 to 34.	Rs. 35 to 39.	Rs. 40 to 44.	Rs. 45 to 49.	Rs. 50 and above.	Total No. of families paying rent.	Percentage of families in the income group.
Up to Rs. 100	5	..	1	..	..	..	..	..	..	..	6	54.5
Rs. 100 to 150	5	7	10	5	2	..	..	..	..	..	29	67.5
Rs. 150 to 200 .. ..	..	1	4	5	6	3	..	1	..	..	20	80.0
Rs. 200 to 250 .. ..	..	1	2	1	1	7	5	2	1	..	20	71.4
Rs. 250 to 300 .. ..	..	..	..	2	3	2	2	5	1	1	16	64.0
Rs. 300 and above .. ..	..	..	..	..	..	3	3	6	2	11	25	73.5
All groups	10	9	17	13	12	15	10	14	4	12	116	70

TABLE 13

Frequency distribution of families by number of rooms and income groups.

Income groups.	Number of families having the undermentioned number of rooms.					
	One.	Two.	Three.	Four.	Five and above.	Total.
Below Rs. 100	3	2	1	..	..	6
Rs. 100 to 150	4	16	2	2	1	25
Rs. 150 to 200	2	12	3	1	..	18
Rs. 200 to 250	1	8	4	2	2	17
Rs. 250 to 300 .. ..	..	5	6	3	1	15
Rs. 300 and above .. ..	..	3	6	9	6	24
Total	10	46	22	17	10	105

TABLE 14

Calcutta

Frequency distribution of families by number of persons and number of rooms.

Number of persons.						Number of families having rooms.					Total.	Average no. of rooms per family.	Average no. of persons per room.
						One.	Two.	Three.	Four.	Five.			
Two ..	..	..	..	..	..	..	1	..	..	..	1	2.0	1.0
Three ..	..	..	..	..	..	..	2	1	..	..	3	2.3	1.3
Four ..	..	..	..	..	..	2	11	3	1	1	18	2.3	1.7
Five ..	..	..	..	..	..	3	5	4	1	2	15	2.6	1.9
Six ..	..	..	..	..	..	2	10	1	1	1	15	2.3	2.0
Seven ..	..	..	..	..	..	3	4	1	2	1	11	2.5	2.4
Eight ..	..	..	..	..	..	..	5	5	1	1	12	2.8	2.8
Nine ..	..	..	..	..	..	..	3	4	4	1	12	3.2	2.8
Ten ..	..	..	..	..	..	..	1	2	3	..	6	3.3	3.0
Above ten ..	..	..	..	..	..	..	4	1	4	3	12	3.5	3.4
Total ..						10	46	22	17	10	105	3.0	2.8

TABLE 15

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units.						Number of families having rooms.					Total.	Average no. of rooms per family.	Average no. of consumption units per room.
						One.	Two.	Three.	Four.	Five & above.			
Two ..	..	..	..	..	..	..	3	1	..	..	4	2.2	0.9
Three ..	..	..	..	..	..	2	10	..	..	..	12	2.2	1.4
Four ..	..	..	..	..	..	5	12	4	2	1	24	2.3	1.7
Five ..	..	..	..	..	..	3	9	3	4	1	20	2.6	1.9
Six ..	..	..	..	..	..	..	5	5	3	2	15	3.3	1.9
Seven ..	..	..	..	..	..	..	2	8	..	2	12	4.0	1.8
Eight ..	..	..	..	..	..	..	1	..	5	..	6	3.7	2.2
Nine ..	..	..	..	..	..	..	3	1	1	..	5	2.6	3.5
Ten ..	..	..	..	..	..	..	1	..	..	1	2	5.0	2.0
Above ten ..	..	..	..	..	..	..	..	..	2	3	5	5.2	2.2
Total ..						10	46	22	17	10	105	3.0	1.8

TABLE 16

Calcutta

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income group.

Income groups.					All.		Self-owned.		Rented.		Free.	
					P	F	P	F	P	F	P	F
Below Rs. 100	..	..	..	..	3.0	58	2.0	120	3.2	49	..	..
Rs. 100 to 150	..	..	..	..	3.0	44	3.5	44	2.8	43	..	..
Rs. 150 to 200	..	..	..	..	2.6	57	2.5	66	2.9	48	..	..
Rs. 200 to 250	..	..	..	..	2.5	51	2.0	45	2.6	55	..	..
Rs. 250 to 300	..	..	..	..	2.4	51	2.2	54	2.7	50	..	..
Rs. 300 and above	..	..	..	..	2.1	72	2.0	83	2.2	69	..	..

P — Average number of persons sleeping in a room.

F — Average floor space in sq. ft. per person sleeping.

TABLE 17

Average monthly expenditure per family by items.

Commodities.							Below Rs. 100.	Rs. 100 to 150.	Rs. 150 to 200.	Rs. 200 to 250.	Rs. 250 to 300.	Rs. 300 & above.	Average for all groups.
							Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Cereals—</i>													
Rice	..	..	..	..	..	..	10 13	15 0	17 13	19 11	21 0	24 15	18 5
Wheat	..	..	..	..	..	..	0 10	1 3	0 13	1 15	1 7	3 10	1 12
Wheat flour	..	..	..	..	..	..	2 3	2 9	3 12	3 9	4 2	4 8	3 8
Bread	..	..	..	..	..	..	0 8	0 2	0 7	0 11	1 1	2 5	0 7
Other wheat products	..	..	..	..	..	..	0 2	0 4	0 3	0 2	0 7	0 14	0 12
Other cereals	..	..	..	..	..	..	0 1	0 3	0 8	0 15	0 8	1 1	0 3
Total							14 3	19 5	23 8	26 15	28 9	37 5	25 0
<i>Pulse --</i>													
Total							2 8	3 4	3 7	4 7	4 14	6 6	4 4
<i>Milk & fats—</i>													
Milk	..	..	..	..	..	..	6 2	9 0	10 12	12 10	17 2	22 9	13 12
Curd	..	..	..	..	..	..	0 1	0 7	0 7	0 9	1 1	1 6	0 12
Butter	..	..	..	..	..	..	0 5	0 5	0 5	0 5	0 9	3 3	0 15
Ghee	..	..	..	..	..	..	2 7	2 13	3 6	4 2	6 3	7 9	4 9
Vanaspati	..	..	..	..	..	..	0 7	0 11	1 1	1 15	1 11	3 3	1 9
Gingelly oil	..	..	..	..	..	..	0 2	0 1	..	0 1	..	0 7	0 2
Mustard oil	..	..	..	..	..	..	2 0	2 14	3 7	4 12	5 13	5 2	4 2
Total							11 8	16 3	19 6	24 6	32 7	43 7	25 12

TABLE 17—*contd.*
Average monthly expenditure per family by items—*contd.*

Commodities.							1	2	3	4	5	6	7
							Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Fruits & vegetables—													
Fruits							0 6	1 2	1 12	2 0	2 11	6 9	2 10
Potatoes							3 9	4 5	5 9	5 9	8 11	9 15	6 6
Onions							0 7	0 8	0 12	0 13	1 0	1 4	0 13
Green leaf vegetables							2 13	1 10	1 4	1 2	0 14	2 0	2 0
Other vegetables							3 4	4 14	7 12	7 9	9 10	14 5	8 10
Total							10 7	12 7	17 1	17 1	22 14	34 1	20 7
Condiments—													
Salt							0 6	0 8	0 9	0 10	0 13	0 15	0 10
Chillies							0 6	0 7	0 6	0 5	0 2	0 5	0 6
Turmeric							0 2	0 3	0 2	0 2	0 1	0 2	0 2
Tamarind							0 3	0 3	0 2	0 1	0 1	0 2	0 2
Mustard							0 3	0 3	0 2	0 1	0 1	0 3	0 2
Other condiments							0 14	1 6	1 2	2 10	3 6	3 10	2 6
Pickles .. .. .							..	..	0 1	..	0 2	0 3	0 2
Total							2 2	2 14	2 8	3 13	4 10	5 6	3 14
Animal food—													
Goat's meat							0 14	1 6	1 2	2 8	2 3	4 9	2 0
Fowl .. .. .							..	0 3	..	0 6	0 12	0 9	0 5
Beef .. .. .							..	0 4	0 6	0 12	0 2	1 8	0 10
Fish							6 1	7 10	9 6	12 10	14 3	18 0	11 11
Eggs							0 8	0 1	0 11	1 1	1 4	2 15	1 5
Total							7 7	9 8	11 9	17 5	18 8	27 9	15 15
Miscellaneous—													
Tea							1 3	1 4	1 12	2 8	2 15	2 12	2 2
Coffee .. .. .							..	..	..	..	..	0 6	0 1
Sugar, refined							1 2	1 13	2 6	2 8	3 0	3 6	2 8
Raw sugar							0 1	0 2	0 2	0 6	0 1	0 11	0 5
Gur							0 10	1 7	1 10	1 4	2 13	2 6	1 13
Biscuits							0 7	0 13	0 13	1 1	0 12	2 5	1 2
Sweetmeat							1 3	1 8	3 0	2 3	2 5	3 0	2 8
Others							0 1	0 2	0 2	0 6	0 4	1 14	0 6
Food bought and consumed away from home							1 3	0 13	1 11	1 2	1 8	2 15	1 11
Total							5 14	7 14	11 8	11 6	13 10	19 11	12 8
Total: all food							54 3	71 7	88 15	105 5	125 8	173 13	107 13
Fuel & lighting—													
Firewood							0 11	0 15	1 1	1 15	1 1	1 2	1 2
Charcoal .. .. .							..	0 4	..	0 4	0 3	0 8	0 4
Soft coke							3 7	3 3	4 11	4 2	5 8	6 1	4 9
Steam coal .. .. .							..	0 3	..	..	..	0 4	0 2
Kerosene oil							0 14	0 15	0 15	1 5	1 2	1 2	1 0
Match box							0 5	0 5	0 5	0 7	0 10	0 8	0 7

TABLE 17—*contd.*
Average monthly expenditure per family by items—contd.

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Fuel & lighting—contd.</i>							
Lamp, chimney, etc.	0 1	0 2	0 1	0 4	0 4	0 6	0 3
Electricity (lighting)	0 7	0 14	1 12	1 12	2 6	4 7	2 1
Others	0 10	0 11	0 12	0 12	0 13	1 3	0 14
Total ..	6 7	7 8	9 9	10 13	12 3	15 9	10 10
<i>Clothing—</i>							
Men	4 6	3 10	7 2	8 12	10 6	13 0	8 0
Women	1 12	4 5	8 3	7 3	11 9	15 2	8 8
Children	1 3	3 0	3 3	6 2	4 7	8 8	4 12
Total ..	7 5	10 15	18 8	22 1	26 6	36 10	21 4
<i>Furniture and household requisites—</i>							
Total ..	1 3	2 0	3 6	5 0	8 2	9 3	5 1
<i>Housing—</i>							
Total ..	9 4	14 12	25 1	30 2	35 8	48 11	28 10
<i>Miscellaneous—</i>							
Servants	1 3	2 6	3 14	5 7	7 3	13 10	5 7
Washerman	1 11	2 0	3 6	3 6	4 1	6 5	3 10
Barber	0 14	0 14	1 3	1 15	1 5	1 10	1 5
Shaving requisites	0 2	0 3	0 4	0 4	0 3	0 11	0 5
Cobbler	0 11	0 9	0 13	0 13	0 14	1 5	0 14
Gardening and its upkeep .. .. .	..	..	..	0 7	..	0 8	0 3
Sweeper	0 4	0 7	0 7	0 9	0 14	2 2	0 14
Children's education	0 8	6 7	7 11	12 15	12 13	22 11	11 8
Religious ceremonies	0 13	1 9	1 12	1 8	2 2	3 11	2 0
Washing soaps	0 14	0 15	1 9	1 8	1 14	2 0	1 9
Toilet soap	0 6	0 7	0 15	0 15	0 15	1 7	0 14
Others toilet requisites	1 9	1 10	1 15	1 5	2 9	2 14	2 5
Tooth brush	0 1	..	0 2	0 2	0 2	0 3	0 2
Tooth powder	0 4	0 4	0 6	0 8	0 8	0 15	0 7
Newspaper	0 6	0 6	0 13	1 0	1 8	2 11	1 3
Entertainment	9 2	0 4	0 8	0 7	1 0	1 14	0 13
Club subscription	0 6	0 3	0 6	0 7	0 4	1 4	0 8
Postage	0 5	0 6	0 9	0 9	0 8	0 15	0 14
Medical attendance	1 8	1 9	1 13	1 12	3 8	5 5	3 2
Medicines	2 12	3 2	4 3	5 9	7 12	7 0	4 7
Holiday expenses	0 5	0 7	1 1	0 7	0 3	1 5	1 3
Travelling from and to place of work	1 9	2 5	2 12	3 6	3 12	6 4	3 1
Maintenance of own conveyance	0 1	0 7	0 8	0 1	0 8	0 6	0 5
Cycles—repairs .. .. .	..	..	..	..	0 1	0 1	..
Radio—repairs etc. .. .. .	..	..	..	..	..	0 3	..
Taxes .. .. .	..	..	0 5	3 7	5 12	14 8	4 8

TABLE 17—*concl.*
Average monthly expenditure per family by items—*concl.*

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—concl.</i>							
Provident fund	4 1	5 7	11 0	10 8	13 8	25 12	12 8
Insurance	3 10	3 10	4 0	10 6	10 1	15 15	8 4
Remittances to dependants	1 0	4 12	6 4	7 0	2 9	10 12	5 15
Interest on loans	3 7	9 7	1 10	0 7	5 9	1 8	3 3
Repayment of loan	5 2	5 11	8 12	8 13	18 3	21 2	12 12
Marriage presents	0 2	0 3	..	..	0 2	0 8	0 4
Pansupari	0 15	1 2	1 11	1 13	2 7	2 9	1 13
Cigarettes	0 9	0 14	0 14	1 10	2 7	3 13	1 11
Tobacco .. .. .	..	0 7	0 3	0 5	0 5	0 8	0 5
Flowers .. .. .	..	0 1	0 1	0 1	..	0 3	0 2
Charity	0 2	0 5	0 10	0 8	0 5	1 2	0 11
Maintenance of milch cattle	0 4	0 4	..	..	0 10	5 2	1 3
Other miscellaneous items	1 0	1 3	2 0	1 10	2 0	5 0	2 11
Total ..	36 14	60 2	74 14	91 12	119 6	195 10	102 13

TABLE 18
Quantity consumed per family per month.

		Below Rs. 100.	Rs. 100 to 150.	Rs. 150 to 200.	Rs. 200 to 250.	Rs. 250 to 300.	Rs. 300 & above.	All.
<i>I.—Cereals and pulses.</i>								
Rice (Srs.)		37.52	51.40	53.00	68.30	62.50	65.00	58.18
Wheat (Srs.)		2.25	5.00	3.00	6.50	6.00	14.00	6.71
Wheat flour (Srs.)		8.00	8.25	11.60	11.00	13.00	14.00	11.10
Bread (Lbs.) .. .. .		..	..	0.50	0.69	1.00	2.33	0.86
Other wheat products (Srs.)		0.33	0.37	0.50	0.33	1.00	2.50	0.91
Other cereals (Srs.)		0.66	..	..	..	..	..	—
Pulses (Srs.)		6.33	10.64	9.00	9.00	10.50	13.00	10.30
<i>II.—Milk and fats.</i>								
Milk (Srs.)		9.64	17.75	23.75	25.50	31.69	41.00	26.11
Curd (Srs.)		0.06	0.44	0.44	0.56	1.20	1.50	0.71
Butter (Lbs.)		0.12	0.12	0.11	0.12	0.22	1.22	0.30
Ghee (Srs.)		0.75	1.00	1.00	1.00	1.50	2.00	1.20
Vanaspatti (Srs.)		0.25	0.37	0.75	1.00	1.00	2.00	0.90
Oils (Srs.)		2.53	3.50	3.50	4.50	6.00	5.00	4.10
<i>III.—Fruits and vegetables.</i>								
Potatoes (Srs.)		9.50	10.75	12.00	11.25	16.00	17.50	13.70
Onions (Srs.)		2.00	2.12	1.25	2.50	2.00	3.50	2.30
<i>IV.—Condiments and spices.</i>								
Salt (Srs.)		2.33	3.25	2.75	3.50	4.00	4.33	3.40
<i>V.—Animal food.</i>								
Meat (Srs.)		0.34	0.50	0.33	0.75	0.50	1.46	0.70
Beef (Srs.) .. .. .		..	0.12	0.25	0.50	..	1.00	0.30
Fish (Srs.)		4.04	5.08	6.25	8.42	9.46	12.00	7.80
Eggs (No.)		6	8	8	14	16	40	16.50

TABLE 18—concl'd.
Quantity consumed per family per month—concl'd.

							1	2	3	4	5	6	7
VI.—Miscellaneous.													
Tea	(Lbs.)	..	..	..	..	..	1.18	1.12	1.30	1.67	2.00	1.67	1.58
Sugar, refined	(Srs.)	..	..	..	..	..	2.80	4.25	5.00	5.75	6.00	6.33	5.33
Raw sugar	(Srs.)	..	..	..	..	..	0.25	0.37	0.33	1.00	0.12	1.33	0.62
Gur	(Srs.)	..	..	..	..	..	1.33	3.00	3.00	2.33	4.74	3.75	3.14
							<i>Composition of family.</i>						
Men	..	..	..	..	..	..	1.3	1.5	1.9	2.4	2.7	3.0	2.2
Women	..	..	..	..	..	..	1.8	1.8	1.8	1.9	2.7	2.3	2.0
Boys	..	..	..	..	..	..	0.8	1.9	1.4	1.5	1.3	2.0	1.6
Girls	..	..	..	..	..	..	0.5	1.2	1.2	1.6	1.3	1.9	1.4
							4.4	6.4	6.3	7.4	8.0	9.2	7.2

TABLE 19
Summary of budgets received from middle class families.

	November, 1945		February, 1946		May, 1946		August, 1946	
	All Families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
	1	2	3	4	5	6	7	8
1. Number of families	356	166	256	166	256	166	186	106
2. Number of persons per family								
Men (15 years & above) ..	2.2	2.1	2.2	2.2	2.2	2.1	2.2	2.2
Women (15 years & above) ..	2.0	2.0	2.1	2.2	2.0	1.9	2.1	2.1
Boys (below 15 years) ..	1.6	1.8	1.6	1.7	1.5	1.5	1.5	1.5
Girls (below 15 years) ..	1.4	1.5	1.5	1.6	1.5	1.5	1.4	1.4
Total ..	7.2	7.4	7.4	7.7	7.2	7.0	7.2	7.2
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	R. As.	Rs. As.
3. Average monthly income per family.	263 5	230 6	238 11	223 3	239 6	216 10	241 3	242 8
4. Average monthly rent ..	25 0	26 7	27 0	26 5	25 11	26 5	28 0	27 8
5. Average monthly expenditure per household on food:—								
Cereals—								
Rice	16 10	15 11	23 3	23 8	20 5	19 6	21 12	21 12
Wheat	2 11	2 10	2 5	2 1	1 3	0 15	1 13	1 12
Wheat flour	3 9	3 6	3 8	3 13	3 9	3 7	3 9	3 7
Bread	1 2	0 12	0 13	0 11	1 3	0 13	1 1	1 1
Other wheat products ..	0 6	0 6	0 8	0 7	0 8	0 5	0 4	0 4
Other cereals	0 12	0 12	0 11	0 11	0 11	0 12	0 11	0 11
Total ..	25 2	23 9	31 0	31 3	27 7	25 10	29 2	28 15
Pulses—								
Total ..	4 0	4 8	4 10	4 6	4 12	4 3	4 4	4 9
Milk & fats—								
Milk	14 0	14 10	15 2	14 1	15 6	13 5	15 3	15 2
Curd	1 5	1 1	0 12	0 12	0 11	0 8	0 15	1 0
Butter	2 8	1 8	1 4	0 11	1 6	0 13	1 6	1 4
Ghee	6 12	5 3	5 5	4 13	4 14	4 4	6 2	6 5

Summary of bulgots received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Milk and fats—contd.</i>								
Vanaspati	1 10	1 4	1 13	1 9	1 11	1 6	1 9	1 8
Gingelly oil .. ..	..	..	..	..	..	..	0 4	0 4
Coconut oil .. ..	..	..	..	..	1 2	..	1 13	1 12
Mustard oil	4 11	4 11	4 7	4 11	4 2	3 1	4 11	4 11
Total	30 14	28 5	28 11	26 9	29 4	23 5	31 15	31 14
<i>Fruits and vegetables—</i>								
Fruits	3 1	2 9	2 4	2 3	4 7	3 9	2 12	2 14
Potatoes	8 1	9 4	4 7	4 9	5 11	5 5	8 2	8 2
Onions	1 2	0 15	0 11	0 11	0 12	0 10	0 14	0 14
Green leaf vegetables ..	3 2	3 1	2 14	2 15	2 0	1 9	3 3	3 1
Other vegetables	8 13	7 4	7 2	6 5	7 2	7 0	7 10	7 10
Total	24 3	23 1	17 6	16 11	20 0	18 1	22 9	22 9
<i>Condiments & spices—</i>								
Salt	0 11	0 11	0 12	0 13	0 11	0 10	0 11	0 11
Chillies	0 11	0 10	0 11	0 11	0 12	0 10	0 12	0 12
Turmeric	0 6	0 5	0 5	0 5	0 5	0 5	0 5	0 4
Tamarind	0 5	0 4	0 5	0 5	0 6	0 4	0 5	0 5
Mustard	0 5	0 5	0 4	0 5	0 5	0 4	0 5	0 5
Other condiments	1 11	1 11	1 8	1 9	1 11	1 12	1 11	1 12
Pickles	0 2	0 1	0 2	2 2	0 2	0 1	0 1	0 1
Total	4 3	3 15	3 15	6 2	4 4	3 14	4 2	4 2
<i>Animal food—</i>								
Goat's meat	3 9	2 3	2 12	2 7	2 9	1 5	2 14	2 14
Other mutton	0 5	0 5	0 5	0 1	0 8	0 1	0 1	0 1
Fowl	0 11	0 5	0 8	0 7	0 12	0 5	0 6	0 6
Beef	1 9	0 15	0 9	0 6	0 10	0 11	1 1	0 14
Fish	15 5	14 7	13 5	12 2	12 12	11 3	13 11	13 5
Eggs	2 6	2 10	1 8	1 4	1 10	0 15	1 15	1 8
Total	23 13	20 13	18 15	16 11	18 13	14 8	20 0	19 0
<i>Miscellaneous—</i>								
Tea	2 4	1 15	2 2	2 0	2 2	1 15	2 6	2 8
Coffee	0 5	0 1	0 2	..	0 3	0 1	1 1	0 1
Cocoa .. ..	..	0 1	..	..	..	..	..	..
Sugar, refined	2 10	2 8	2 12	3 0	2 7	2 5	2 11	2 11
Sugar, raw	0 12	0 8	0 9	0 3	0 4	0 2	0 5	0 4
Gur	1 13	1 12	2 1	1 15	2 1	1 12	2 1	2 1
Sweetmeats	3 0	2 5	2 14	2 10	2 10	2 8	2 8	2 6

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Miscellaneous—contd.								
Biscuits	1 10	1 0	1 3	1 2	1 4	1 0	1 7	1 6
Canned food	0 9	0 8	0 4	0 4	0 4	0 1	0 10	0 7
Aerated water	0 2	0 3	0 2	0 2	0 3	0 2	0 3	0 3
Others	0 1	0 2	..	..	..	..	..	..
Food bought & consumed away from home	2 9	1 15	1 9	2 1	1 15	1 12	2 6	1 13
Total ..	15 11	12 14	13 10	13 5	13 5	11 5	15 10	13 12
Total : all food ..	127 14	117 1	118 3	112 14	117 13	100 14	127 10	124 13
Average monthly expenditure on fuel and lighting—								
Firewood	2 13	2 11	2 0	1 12	1 10	1 1	1 14	1 14
Charcoal	0 6	0 5	0 6	0 6	0 10	0 5	0 9	0 9
Soft coke	3 10	4 11	4 3	4 4	4 2	3 13	4 9	4 4
Steam coal	0 7	0 2	0 5	0 5	0 7	0 4	0 6	0 6
Kerosene	1 7	1 4	1 3	1 2	1 0	1 0	1 1	1 1
Match box	0 7	0 7	0 6	0 6	0 7	0 6	0 7	0 6
Lamp & chimney	0 5	0 5	0 3	0 4	0 2	0 4	0 2	0 2
Electricity (lighting) ..	2 1	1 15	1 12	1 9	2 1	1 7	2 5	2 3
Others	0 4	0 5	0 13	0 12	0 11	0 12	1 0	0 15
Total ..	11 12	12 1	11 3	10 12	11 2	9 4	12 5	11 12
Average monthly expenditure on clothing—								
Men	12 4	12 5	11 8	12 0	11 8	11 10	12 8	12 10
Women	6 8	6 3	6 9	7 3	6 10	6 7	7 15	7 14
Children	4 6	5 0	4 7	5 2	3 12	4 5	3 10	3 9
Total ..	23 2	23 8	22 8	24 5	21 14	22 0	24 1	24 11
Average monthly expenditure on furniture—								
Total ..	4 10	5 3	3 14	3 12	4 10	4 2	4 7	4 8
housing—								
Total ..	30 6	31 9	32 7	32 11	30 14	28 9	34 7	32 0
Average monthly expenditure on miscellaneous items—								
Servant	5 12	6 9	7 0	6 0	9 11	5 5	7 14	7 12
Washerman	4 8	3 11	3 15	3 11	3 13	3 6	4 1	4 0
Barber	1 6	1 3	1 4	1 2	1 2	1 2	1 5	1 4
Shaving requisites ..	0 8	0 7	0 5	0 9	0 5	0 5	0 6	0 6
Cobbler	1 1	0 13	0 14	0 14	0 13	0 12	0 15	0 15
Gardening and its upkeep ..	0 7	0 11	0 3	0 7	0 3	0 2	0 5	0 6
Sweeper	1 0	0 12	0 13	0 13	0 15	0 12	1 0	0 15

Summary of budgets received from middle class families—concl'd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
9. Average monthly expenditure on miscellaneous—cont'd.								
Children's education ..	11 4	11 2	13 8	13 8	11 0	10 6	15 11	16 0
Religious ceremonies ..	2 15	2 14	2 14	2 15	1 7	1 4	2 5	2 5
Washing soap	1 8	1 8	1 8	1 8	2 10	1 7	1 7	1 8
Toilet soap	1 7	0 15	0 12	1 14	1 0	0 14	0 15	0 15
Other toilet requisites ..	0 15	0 12	0 11	0 10	0 13	0 14	0 9	0 9
Tooth brush	0 4	0 3	0 2	0 2	0 2	0 2	0 1	0 1
Tooth powder	0 11	0 5	0 8	0 7	0 8	0 8	0 8	0 8
Newspaper	1 8	1 3	1 6	1 2	2 8	1 1	1 10	1 11
Entertainments	1 9	1 0	1 0	0 11	0 15	0 8	0 12	0 12
Club subscription	0 11	0 9	0 11	0 8	0 8	0 7	0 9	0 9
Postage	0 12	0 11	0 9	0 9	0 10	0 10	0 11	0 11
Medical attendance ..	2 2	1 12	2 0	1 14	3 2	3 13	3 0	3 0
Medicines	4 4	3 7	4 13	4 3	5 5	5 13	4 10	4 12
Holiday expenses	1 11	1 6	1 11	2 11	2 5	0 10	0 6	0 7
Travelling to and from place of work.	3 14	3 2	3 11	3 1	4 0	3 13	3 1	2 0
Maintenance of own conveyance.	0 6	0 4	0 7	0 6	0 3	0 3	0 5	0 4
Cycles-repairs .. ..	..	..	0 1	..	0 2	0 3	0 2	0 2
Radio repairs etc. .. ..	..	..	0 6	0 14	..	..	0 2	0 2
Taxes	5 10	3 11	5 1	4 10	3 15	2 15	3 12	3 10
Provident fund	12 2	12 15	12 12	12 5	14 5	14 13	13 3	13 8
Insurance	9 2	8 5	8 8	6 4	7 8	6 15	7 11	8 1
Remittances to dependants ..	6 14	5 13	4 13	4 8	5 5	6 10	7 3	7 5
Interest on loan	4 7	2 13	4 9	14 0	3 15	4 12	3 5	3 7
Repayment of loan, if any ..	8 15	10 7	12 12	5 11	10 5	12 2	10 8	11 1
Marriage presents .. ..	..	..	0 10	0 6	0 1	0 1	0 7	0 7
Pannupari	1 15	2 6	1 15	1 13	1 13	1 10	1 12	1 12
Cigarettes, etc.	2 11	2 7	2 1	1 11	1 15	1 6	2 5	2 3
Tobacco	0 7	0 6	0 5	0 5	0 5	0 4	0 7	0 7
Flowers	0 2	0 1	0 2	0 2	0 2	0 2	0 2	0 2
Charity	1 2	0 12	0 10	0 14	0 10	0 11	0 10	0 10
Maintenance of milch cattle	0 2	0 2	0 11	1 0	0 12	1 0	1 13	2 0
Other miscellaneous ..	2 13	2 9	1 14	1 14	1 13	1 15	2 2	2 4
Total ..	106 13	97 14	107 11	107 14	100 12	99 8	107 14	10 11

BOMBAY CITY

BOMBAY CITY.

Bombay city constitutes about 11 per cent. of the total sample selected. In all 597 individuals were asked to submit four quarterly budgets and 676 effective budgets were received from them. The average monthly expenditure by items has been worked out on the basis of all four and non-four budgets and is shown in table 19 at pages 90-93. The detailed analysis has however been based on 400 effective (all four) budgets classified into six income groups.

In order to test the adequacy of the samples studied, the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is taken.			When the sample is divided at random into two equal parts					
				First part.			Second part.		
	M Rs.	S Rs.	V %	M ₁ Rs.	S ₁ Rs.	V ₁ %	M ₂ Rs.	S ₂ Rs.	V ₂ %
Total food expenditure ..	115.0	59.8	52.0	118.2	57.4	41.6	111.8	61.8	55.2
Total misc. expenditure ..	112.1	75.4	67.3	113.6	83.6	73.6	110.6	66.0	59.7
Total expenditure—all groups ..	292.6	153.0	52.3	293.0	154.4	52.7	292.2	151.7	51.9

DISTRIBUTION OF BUDGETS BY EXPENDITURE AND INCOME CLASSES.

The percentage of the families by expenditure classes is given below :—

Expenditure classes	Below Rs. 100	Rs. 100—125	Rs. 125—150	Rs. 150—175	Rs. 175—200	Rs. 200—225	Rs. 225—250	Rs. 250—275	Rs. 275—300	Rs. 300 and above
Percentages	3.0	3.0	7.0	9.0	10.0	10.0	9.0	9.0	6.0	34.0

Thirteen per cent. of the families spend less than Rs. 150 per month, 19 per cent. between Rs. 150 and 200, 19 per cent. between Rs. 200—250, 15 per cent. between Rs. 250—300 and 34 per cent. spend Rs. 300 and more. The quartile values of the expenditure are as follows :—

First quartile = Rs. 182.5.

Median = Rs. 247.2.

Third quartile = Rs. 366.4.

This means that 50 per cent. of the families spend in round number Rs. 247 or less, the upper 25 per cent. of the families have a monthly expenditure of more than Rs. 366 or more and the lower 25 per cent. an expenditure of Rs. 182 or less. The central 50 per cent. of the families incur an expenditure of between Rs. 182 and 366.

The quartile value of the income in rupees are :—

First quartile = Rs. 141.7.

Median = Rs. 206.8.

Third quartile = Rs. 287.5.

The percentage distribution of families by income groups is shown below :—

Income groups	Below Rs. 100	Rs. 100—125	Rs. 125—150	Rs. 150—175	Rs. 175—200	Rs. 200—225	Rs. 225—250	Rs. 250—275	Rs. 275—300	Rs. 300 and above
Percentages	6.0	7.0	18.0	5.0	11.0	11.0	6.0	7.0	4.0	25.0

Thirtyone per cent. of the families earn less than Rs. 150, 16 per cent. between Rs. 150 and 200 17 per cent. between Rs. 200 and 250, 11 per cent. between Rs. 250 to 300 and 25 per cent. Rs. 300 or more.

It is found that the 38 per cent. of the families lie in the same expenditure and income classes and 51 per cent. in the expenditure classes above, and 11 per cent. in expenditure classes below the corresponding income classes (Table 1—page 81).

COMPOSITION OF THE FAMILY.

It will be seen from the table 2 at page 81 that out of 100 families 77 families i.e., 77 per cent. are natural and 23 per cent. joint families. The average number of persons living in a family is 5.3 ; 1.6 being males, 1.4 females, 1.2 boys and 1.1 girls. The average number of persons living away from family is 0.4 ; 0.15 being males and 0.12 females; .06 boys and .06 girls who receive regular monthly remittances from the head of the family. The size of the family inclusive of dependants living away from family is 5.7 (Table 3—page 81).

It will be seen from the table that the number of persons per family increases almost continuously from 4.1 persons in the lowest income group to 6.9 in the highest income group. This tendency of increasing number is more pronounced in the case of adults than in the case of children.

Average number of earners per family is 1.23, including the head of the family. Average number of non-earners including those living away from family is 4.47 i.e., about 20 per cent. of the family members are earners and 80 per cent. non-earners of whom about 42 per cent. are boys and girls below fifteen years of age and about 29 per cent. are adult females above fifteen years of age. (Table 4—page 82). The number of earners varies from 1 per family in the lowest income group to 1.56 in the highest. There are female earners in the income groups "Rs. 200--250" and "Rs. 300 and above" and the total number of female earners is four only or .04 per family. Some idea of the pressure of dependants on earning members can be had from the (table 5—page 82).

The number of dependants per earner is 4.1 in the lowest income group, which declines to 3.8 persons in the next higher income group and then rises to 5.3 in income group Rs. 150-200 which records the maximum pressure on the earner. Thereafter the pressure decreases to 4.1 in the income group Rs. 250-300 to rise up slightly to 4.4 in the highest income group. It will be seen from the table that the earner of average family has to maintain 4.3 persons or 3.3 equivalent male adults. The dependants per earner in the average family vary from 3.1 consumption units to 3.9 in the income group Rs. 150-200. The earner in the highest income group has to maintain 3.4 equivalent male adults only.

MODAL SIZE OF FAMILY.

About 37 per cent. of the families consist of 3 to 4 consumption units. They constitute the modal group, the modal value being 3.45 c. u.'s. It is very closely followed by the median value of 3.46 consumption units. (Table 7—page 83).

MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 234.6 per month and from other sources such as land, investments etc., is Rs. 7.10 per month. The average earnings of other members of the family work out to Rs. 11.4 per family per month. The total income of the family therefore averages Rs. 253.4 per month. The greatest single source is the income of the head of the family from pay and allowances accounting for 92 per cent. The contribution of the other members of the family towards earnings is very small being only about 5 per cent. Income from other sources such as land, investments etc. is also very small being only 3 per cent. In all the income groups, pay and allowances of the head of family range from 91 to 97 per cent. of the family income.

The monthly income per family varies from Rs. 74.1 to Rs. 480.10 while the monthly expenditure per family shows a variation from Rs. 104.11 to Rs. 493.3. The monthly income per capita in the various income groups varies from Rs. 18.1 to Rs. 70.0 while the monthly expenditure per capita varies from Rs. 25.8 to Rs. 71.7.

The average monthly income per c. u. is Rs. 61.12 and the average monthly expenditure per c.u. is Rs. 71.14. Among the income groups, the deficit per family is the lowest in the highest income group, being only Rs. 12.9 per family, the highest being Rs. 70, in the income group Rs. 200--250. In the first three income groups, the deficits amount to Rs. 30.10, 59.3 and 42.0 respectively. In the highest but one income group it is Rs. 35.9 (Table 8 & 9—page 83).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUPS

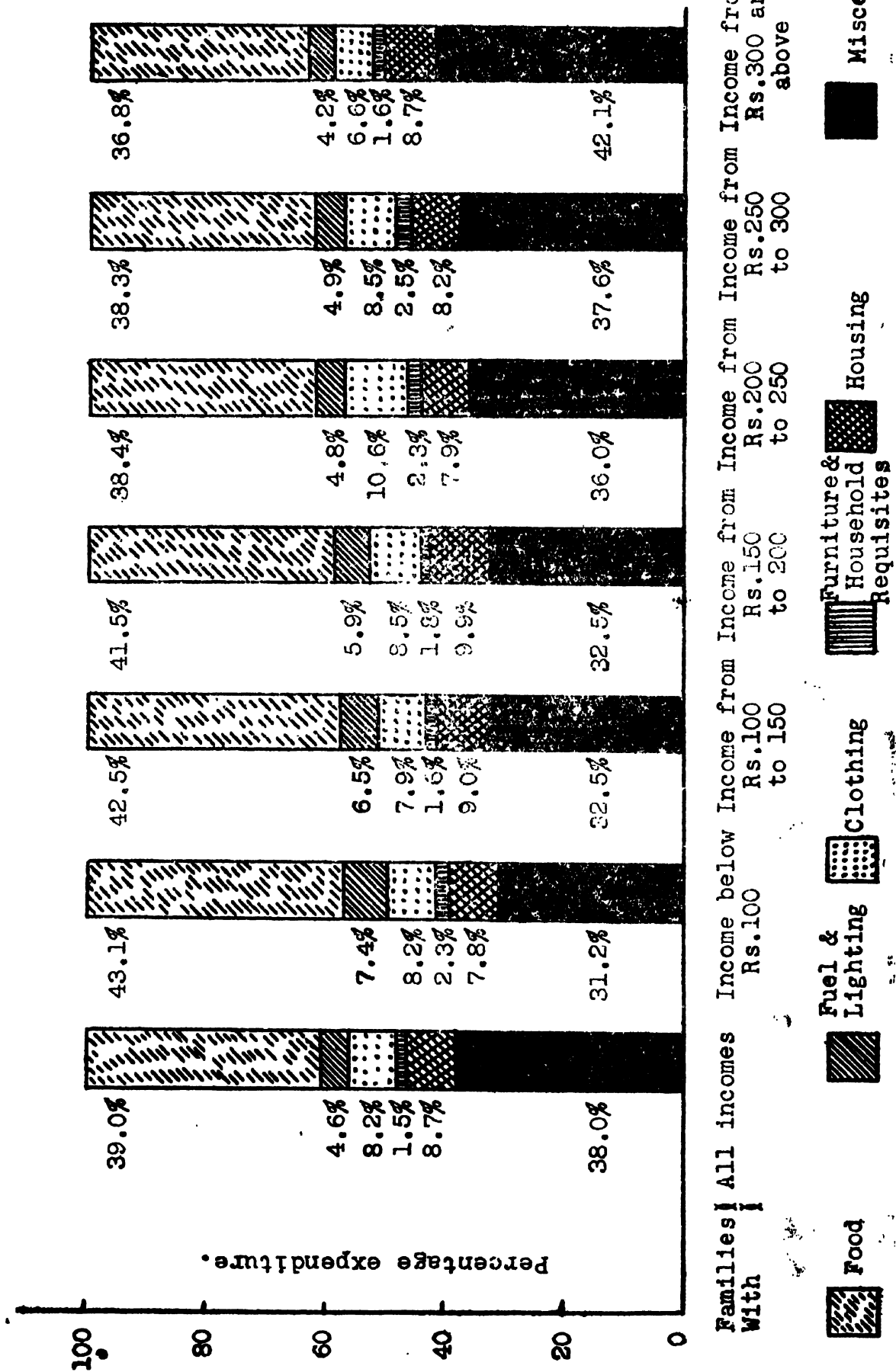


CHART.
EXPENDITURE.

Average monthly expenditure per family.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average all groups.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food	45 1 (43·1)	79 11 (42·5)	89 15 (41·4)	119 8 (38·4)	118 7 (38·3)	181 10 (36·8)	115 0 (39·0)
Fuel and lighting	7 12 (7·4)	12 4 (6·5)	12 11 (5·9)	14 14 (4·8)	15 2 (4·9)	20 13 (4·2)	13 9 (4·6)
Clothing	8 9 (8·2)	14 13 (7·9)	18 6 (8·5)	33 1 (10·6)	26 3 (8·5)	32 9 (6·6)	23 10 (8·2)
Furniture and household requisites ..	2 7 (2·3)	3 1 (1·6)	4 0 (1·8)	7 2 (2·3)	7 10 (2·5)	8 0 (1·6)	4·10 (1·5)
Housing	8 3 (7·8)	17 0 (9·0)	21 7 (9·9)	24 4 (7·9)	25 3 (8·2)	42 11 (8·7)	25 12 (8·7)
Miscellaneous	32 11 (31·2)	60 12 (32·5)	70 7 (32·5)	112 0 (36·0)	117 1 (37·6)	204 8 (42·1)	112 1 (38·0)
Total ..	104 11 (100·0)	187 9 (100·0)	216 14 (100·0)	310 13 (100·0)	309 10 (100·0)	490 3 (100·0)	204 10 (100·0)

NOTE.—Figures in brackets show percentages.

Expenditure on food is the highest being 39·0 per cent. of the total family expenditure and next comes expenditure on miscellaneous items which is 38 per cent. As between the lowest and the highest income groups the expenditure on food falls from 43 per cent. to 37 per cent. and on fuel and lighting from 7 per cent. to 4 per cent. Expenditure on clothing has been very erratic. From about 8 per cent. in the first three income groups it rises to 10·7 per cent. in the fourth income group and then gradually falls down to 6 in the highest. Expenditure on housing also reveals the same trend of fluctuation. Furniture and household requisites show an expenditure of about 2 per cent. in all the income groups.

SURPLUS AND DEFICIT BUDGETS

Classification of budgets into surplus and deficit ones and the ratio of these categories to the total number of budgets will be seen from the table given below. In all 78 per cent. of the total budgets showed deficit and only 22 per cent. showed surplus.

Income groups.	Total budgets (1)	Surplus budgets (2)	Deficit budgets (3)	% of (2) to (1).	% of (3) to (1).
Below Rs. 100	24	..	24	..	100
Rs. 100 to 150	100	4	96	4	96
Rs. 150 to 200	64	..	64	..	100
Rs. 200 to 250	68	12	56	18	82
Rs. 250 to 300	44	16	28	36	64
Rs. 300 and above	100	56	44	56	44
All groups ..	400	88	312	22	78

NON-REGULAR EXPENDITURE.

Three families, two in the income group Rs. 150—200 and one in Rs. 250—300, are reported to have incurred non-regular expenditure. There was no non-regular expenditure reported from any of the remaining four income groups. Thus, three families out of 100 in Bombay city incurred non-regular expenditure. Of the two families of the lower income group—referred to above—one made a present worth Rs. 205 on the occasion of a marriage while the other spent a sum of Rs. 3,000 on account of two marriages taking place in the family. A funeral took place in the third family under consideration and it had to spend Rs. 100 for that purpose.

EXPENDITURE ON FOOD.

Expenditure on food articles—percentages.

	Below Rs. 100.	Rs. 100 to 150.	Rs. 150 to 200.	Rs. 200 to 250.	Rs. 250 to 300.	Rs. 300 & above.	All.
Cereals	24·7	15·8	15·8	15·5	16·7	15·3	15·6
Pulses	5·5	3·8	4·6	4·7	4·4	3·3	4·1
Milk & fats	36·2	38·3	43·3	40·2	38·2	33·0	37·4
Fruits and vegetables	12·9	16·2	16·7	15·4	14·9	16·3	16·1
Condiments	4·6	4·5	4·5	4·7	4·9	3·7	4·3
Animal food	6·9	8·3	3·6	5·1	7·2	12·8	8·3
Miscellaneous	9·2	13·1	11·5	14·4	13·7	15·6	14·6
Total	100%	100%	100%	100%	100%	100%	100%

From the above table it is seen that the proportion of expenditure given to milk and fats is the highest being about 37 per cent. of the total of food expenditure. Next in importance is 'fruits and vegetables' which accounts for about 16 per cent. of the food expenditure 'Cereals' is responsible for a little less than 16 per cent. of the total food expenditure. Percentages of expenditure on other items are 8 for animal food, 4 each for pulses and condiments and 14 for miscellaneous food articles. As between the lowest and highest income groups the expenditure on cereals declines from 24·7 per cent. to 15·3 per cent; that on condiments and spices fluctuates between 4 per cent. and 5 per cent; that on pulses shows a declining tendency viz., from 5·5 per cent. to 3·3 per cent. The expenditure on milk and fats, on the other hand increases from 36·2 per cent. in the lowest to 43·3 per cent. in the income group Rs. 150-200 and shows a declining tendency thereafter coming down to 33 per cent. in the highest group. Expenditure on 'fruits and vegetables' has been 13 per cent. in the lowest group but is higher in the other income groups—hovering between 15 and 17 per cent. The expenditure on animal food also has a rising tendency. It rises from 6·9 per cent. in the first income group to 8·3 in the next and then falls to 3·6 in the third income group. Thereafter the percentage continuously increases to 12·8 in the highest income group.

Table below shows food expenditure by income groups. The average monthly expenditure per family on food is Rs. 115-0.

Expenditure on food articles.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	11 2	12 9	14 3	18 9	19 14	27 14	18
Pulses	2 8	3 1	4 2	5 10	5 2	6 1	4
Milk & fats	16 5	30 9	38 15	48 0	45 2	59 11	42
Fruits and vegetables	5 13	12 14	15 1	18 7	17 11	29 13	18
Condiments	2 1	3 9	4 1	5 11	5 14	6 13	4
Animal food	3 2	6 10	3 4	6 1	8 7	23 6	9
Miscellaneous	4 2	10 7	10 5	17 2	16 5	28 0	15
Total	45 1	79 11	89 15	119 8	118 7	181 10	115

Monthly expenditure on food per c.u.

Income groups.	Below Rs. 100	Rs. 100—150	Rs. 150—200	Rs. 200—250	Rs. 250—300	Rs. 300 & above	All
	Rs. As. 44 1	Rs. As. 77 6	Rs. As. 86 5	Rs. As. 114 2	Rs. As. 113 14	Rs. As. 173 5	Rs. As. 110 8
Food expenditure (excl. outside meals)							
Food expenditure per consumption unit	14 8	23 8	21 15	27 13	30 6	34 4	28 1

From the above table, it is seen that average monthly expenditure on food per c. u. is Rs. 28-1. The expenditure per c. u. (Rs. 23-8) in the second income group is higher than that in the first by Rs. 9-0 then falls by Rs. 1-9 in the third income group to rise continuously to Rs. 34-4 in the highest.

Comparison of food expenditure in income groups 1 and 6 is shown in the table below :—

	Average for income group 6 divided by average for income group 1.
Cereals	2.5
Pulses	2.4
Milk and fats	3.6
Fruits & vegetables	5.1
Condiments & spices	3.3
Animal food	7.5
Miscellaneous sweets, etc.	6.8
Total food	4.0
Number in families	1.7

DIETARY HABITS (Tables 17 & 18—pages 86—89).

Fifty eight per cent. of expenditure on cereals is spent on rice and about 28 per cent. on wheat. The percentage expenditure on rice from the lowest to the highest income groups is 14.1, 10.0, 9.4, 10.0, 9.8 and 8.2 respectively while that on wheat, wheat flour and other wheat products together to 9.7, 5.2, 5.7, 5.2, 5.8 and 7.0 respectively, of the total food expenditure. The average consumption of rice is 8.7 paylees per family of 5.4 persons or 4.2 adult male equivalents and that of wheat and wheat products 6.8 paylees.

The percentage expenditure on milk varies between 23 and 19 while that on ghee fluctuates between 3.2 and 3.2 as between the lowest and the highest income groups. In the income group Rs. 250—300, percentage expenditure on ghee, however, shoots up to 6.1 of the total food expenditure. The average consumption of milk and ghee is 43.0 srs. and 2.1 lbs. respectively per family.

The percentage expenditure on fruits varies between 1 and 5, that on vegetables between 12 and 11 s between the lowest and the highest income groups. The average consumption of potato and onion per family is 4.2 and 4.8 srs. respectively. Out of about 8.5 per cent. spent on animal food, about 2.8 per cent. is accounted for by fish and 2.2 by goat's meat.

Percentage expenditure on tea, sugar, gur and raw sugar is given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Tea	2.2	2.4	1.9	2.1	1.8	1.8	2.0
Sugar, refined	1.2	1.5	1.5	2.6	1.5	1.8	1.6
Sugar, raw & gur	2.2	2.1	1.3	1.0	1.5	1.4	1.7

The consumption of tea, sugar and gur is 1.7 lbs., 9.8 lbs. and 7.5 lbs. respectively per family.

ESTIMATE OF MONEY VALUE OF CONCESSIONS RECEIVED PER FAMILY IN BOMBAY.

The table below gives in details the benefit derived by each income group from concessions admissible in the city of Bombay.

Items.	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average all groups
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	7 10	5 10	5 12	4 1	9 0	5 7	5 8
Pulses	6 2	0 11	2 5	1 6	0 2	0 14	1 4
Milk	5 13	10 8	14 14	12 1	13 15	12 11	12 1
Ghee (including butter)	0 12	1 12	0 2	..	3 4	2 6	1 5
Mustard oil etc. (including vanaspati)	0 6	3 5	1 4	0 1	..	..	1 1
Potatoes .. .. .	..	0 1	..	..	0 5	..	0 1
Onion .. .. .	..	0 10	0 10	0 8	0 12	..	0 4
Tea	0 12	0 11	1 7	0 8	6 15	0 14	0 8
Sugar	0 11	0 13	0 10	0 8	1 5	0 5	0 6
Total ..	22 2	21 1	27 0	19 1	29 10	22 9	22 6

The amount of benefit varied from Rs. 19-1 to Rs. 29 10 in the income groups. The money value of benefit derived by the first and the last income groups was almost equal and amounted to Rs. 22-2 and Rs. 22-9 respectively. With the exception of the income group "below Rs. 100" all other income groups derived the major portion of benefit from milk; while the benefit derived from milk by the first income group was only Rs. 5-13 while that derived by the remaining groups varied from Rs. 10-8 to Rs. 14-14. The first group, of course got the major portion of its benefit from cereals which amounted to Rs. 7-10. For other groups cereals took the second important place in respect of benefit derived from concessions. The average benefit per family amounted to Rs. 22-6 of which milk accounted for Rs. 12-1, cereals for Rs. 5-8, pulses for Rs. 1-4, ghee for Rs. 1-5 and vegetable oils for Rs. 1-1. The net effect of the concession was to raise the average monthly income from Rs. 253-4 to Rs. 275-10 and average monthly expenditure from Rs. 294-10 to Rs. 317-0. Expenditure on food enhanced from Rs. 115 to Rs. 137-6 and was 43-3 per cent of the increased monthly expenditure.

FUEL AND LIGHTING.

Firewood and charcoal are the important items in this group, which together account for 75 per cent of the total expenditure on 'fuel and lighting'. The average monthly expenditure on fuel and lighting per family is Rs. 13-9 or about Rs. 3-3 per consumption unit.

CLOTHING.

Estimated expenditure and the average actual monthly expenditure on clothing on the basis of four quarterly returns are shown in the table below for the purpose of comparison :—

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All	
	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Men's clothing	3 9	4 3	6 12	8 11	7 8	7 3	13 3	18 0	12 8	13 6	14 15	19 7	10 6	12 11
Women's clothing	3 0	1 9	5 1	6 8	7 6	8 1	10 5	12 11	9 6	10 6	9 11	15 4	7 11	10 1
Children's clothing	2 0	1 6	3 0	1 2	3 8	3 10	9 9	5 7	4 5	4 8	7 15	5 13	5 9	3 11
Total ..	8 9	7 2	14 13	16 5	18 6	18 14	33 1	36 2	26 3	28 4	32 9	40 8	23 10	26 11

The estimated monthly expenditure on clothing is Rs. 23-10 per family. The estimated monthly expenditure on men's clothing per man is Rs. 6-8, on women's clothing per woman is Rs. 5-8 and children's clothing per child is Rs. 2-7.

FURNITURE AND HOUSEHOLD REQUISITES.

The actual expenditure on this group supplied by the families is also shown along side the estimated expenditure for comparison :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Estimated expenditure	2 7	3 1	4 0	7 2	7 10	8 0	4 10
Actual expenditure	2 7	3 10	4 4	4 10	4 15	5 8	4 3

The estimated monthly expenditure is Rs. 4-10 per family or Rs. 1-2 per consumption unit while the actual expenditure per consumption unit is Rs. 1-0 per month.

HOUSING.

Eightynine per cent. of the families pay rents. The remaining 11 per cent. either live in self-owned houses or free houses.

Taking into account only those families who pay rents, it is found that 6 per cent. of the families pay rents below Rs. 10 ; 37 per cent. between Rs. 10 and Rs. 20, 28 per cent. between Rs. 20 and Rs. 30 , 17 per cent. between Rs. 30 and Rs. 40 and 12 per cent. over Rs. 40-0 (Table 12 page 84). Seventyfive families have given information regarding their residential accommodation. It will be seen from table 13 at page 85 that two-roomed houses are most common amongst all the groups. On the whole 16 per cent. of the families live in one roomed houses with an average of 4.2 persons in a family, 58 per cent. containing on an average 5.6 persons live in two roomed houses, 13 per cent. of them with an average size of 6.6 persons in three-roomed, 13 per cent. with an average size of 5.1 persons in houses of four or more rooms. The actual picture of overcrowding is presented more clearly in the table (14) at page 85 giving the distribution of families by number of persons and number of rooms. Even in the one-roomed houses 50 per cent. of the families are having between 2 and 4 persons and another fifty per cent. of the families above 5 persons. In the two-roomed, three roomed and four-roomed houses, percentages of families of six and over persons are respectively 44, 60 and 55.

A better insight into the degree of over-crowding is given by the distribution of families by number of persons per room given in the table below :—

Number of persons per room	1—2	2—3	3 & above.	Total.
Number of families	15	38	22	75
Percentage of families	20	51	29	100

The distribution of families by number of adult male equivalents per room is given below :—

Number of equivalent adult males per room	1—2	2—3	3—4	Total.
Number of families	60	9	6	75
Percentage of families	80	12	8	100

EXPENDITURE ON " MISCELLANEOUS "

The average monthly expenditure under this group is Rs. 112-1 or 38 per cent. of the total expenditure (Table 17 - page 86). It ranges from Rs. 32-11 in the lowest income group to Rs. 204-8 in the highest.

Services.—The most important item of expenditure amongst services is the keeping of domestic servants, which varies from Rs. 1-13 to Rs. 12-12. The total monthly expenditure on services varies from Rs. 4-3 to Rs. 25-8. The average monthly expenditure per family is Rs. 13-15 or 12 per cent. of the total miscellaneous expenditure.

Children's education. The monthly expenditure varies from Re. 0-11 to Rs. 17-14 per family. The average monthly expenditure per family is Rs. 9.5 i.e. about 8 per cent. of the total miscellaneous expenditure. In the lowest income group the expenditure is very insignificant. The average monthly expenditure on this item per spending family is about Rs. 11-6.

Religious ceremonies.—The average monthly expenditure under this head has been Rs. 3-9 or about 3 per cent: considering only those families who spend on this item, the average expenditure per month comes to Rs. 4-10.

Toilet requisites and other necessities.—The average monthly expenditure on toilet requisites is Rs. 1-11 or 1-5 per cent. As between the lowest and the highest income groups the monthly expenditure varies from Re. 0-10 to 2-8. Other necessities such as washing soap, tooth brush, tooth powder or paste account for expenditure ranging from Re. 0-14 to Rs. 3-14. The average monthly expenditure on them is Rs. 2-14 per family.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0-2 to Rs. 4-3 per family while that on entertainments from Re. 0-7 to Rs. 4-13. The average monthly expenditure on both is Rs. 4-6 per family.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-9 to Rs. 2-5. The average monthly expenditure per family is Rs. 1-5.

Postage.—The monthly expenditure on postage varies from Re. 0-4 to Rs. 1-3 per family. Average monthly expenditure is Re. 0-13 per family.

Medical charges.—The monthly expenditure on this item varies from Rs. 4-13 to Rs. 15-13 per family. Average monthly expenditure per family is Rs. 10-5.

Holiday expenses.—Holiday expenses range from Re. 0-9 to Rs. 7-12 between the income groups per month. The average monthly expenditure is Rs. 3-11 per family or about 3 per cent. of expenditure under this group.

Travelling.—Monthly expenditure on this item ranges from Rs. 1-5 to Rs. 8-1 per family per month. The average monthly expenditure is Rs. 4-2 per family or about 3-7 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Re. 0-5 per family.

Taxes.—The monthly payment on account of taxes varies from Re. 0-13 in the income group Rs. 150—200 to Rs. 14-5 in the highest income group. The average for all income groups comes to Rs. 4-14 or about 4 per cent.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 22-1 per family or 20 per cent. The amount of Provident fund contribution varies from Rs. 3-12 in the lowest income group to Rs. 28-3 in the highest. Similarly, insurance premium also varies from Rs. 1-11 to Rs. 15-4.

Remittances.—The average monthly remittance per family comes to about Rs. 6-6 or 5-7 per cent. The monthly remittance per remitting family is Rs. 20-2.

Pansupari.—About 70 per cent. of the families reported expenditure on this item. The average monthly expenditure comes to Rs. 1-5 for all families and varies from Re. 0-9 as in the lowest to about Rs. 2-0 in the highest income group. Taking only the expending families the average monthly expenditure comes to Rs. 1-14.

Cigarettes and tobacco.—About 42 per cent. of the families have shown expenses on cigarettes and 33 per cent. on tobacco. The monthly expenditure on cigarettes per spending family is Rs. 3-11 and on tobacco Re. 0-13. The average monthly expenditure on cigarettes and tobacco is Rs. 1-15 or 1-7 per cent. for all families and varies between Re. 0-15 and Rs. 3-8.

Debt disbursement.—About 64 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 13 only which is about 5 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 20-13 only which is about 8 per cent. of the average monthly income. It is seen from the table that the percentage of families in debt is over 80 in income groups below Rs. 100, Rs. 200—250 and Rs. 250—300. The percentage falls to 44 per cent. in the highest income group. The ratio of debt disbursements to monthly income is the highest in the income groups Rs. 200—250 and Rs. 250—300 and the lowest in the income group Rs. 300 and above (Table 11—page 84).

TABLE 1
Distribution of budgets by income and expenditure classes.
Expenditure groups.

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above	Total
Below Rs. 100	12	8	4	..	..	..	..	..	..	..	24
Rs. 100 to 125	..	4	12	8	..	4	..	..	..	..	28
Rs. 125 to 150	12	8	20	12	12	8	..	..	72
Rs. 150 to 175	8	8	..	..	4	..	..	20
Rs. 175 to 200	8	8	16	..	4	4	4	44
Rs. 200 to 225	4	4	4	..	4	4	24	44
Rs. 225 to 250	4	4	12	4	..	24
Rs. 250 to 275	4	4	4	16	28
Rs. 275 to 300	12	..	4	..	16
Rs. 300 & above	4	..	4	92	100
Total ..	12	12	28	36	40	40	36	36	24	136	400

TABLE 2
Percentage of natural family and joint households by income groups.

Income groups					Number of		Percentages	
					Families	Budgets	Natural families	Joint households
Below Rs. 100	..	..	..	..	6	24	100	..
Rs. 100 to 150	..	..	..	..	25	100	72	28
Rs. 150 to 200	..	..	..	..	16	64	81	19
Rs. 200 to 250	..	..	..	..	17	68	76	24
Rs. 250 to 300	..	..	..	..	11	44	82	18
Rs. 300 & above	..	..	..	..	25	100	72	28
All groups	..	..	..	..	100	400	77	23

TABLE 3
Average size and composition of family.

Income group				Number of		Average number of persons.				Average size of family in c.u.'s	
				Families	Budgets ¹	Total.	Adults		Children		
							Male	Female	Male		Female
Rs. 100	..	..	..	6	24	4.10	1.00	1.20	1.20	0.70	3.10
00 to 150	..	..	..	25	100	4.30	1.30	1.40	0.80	0.80	3.40
50 to 200	..	..	..	16	64	5.60	1.34	1.57	1.35	1.34	4.10
00 to 250	..	..	..	17	68	5.50	1.40	1.50	1.30	1.30	4.30
50 to 300	..	..	..	11	44	5.20	1.60	1.30	1.10	1.20	3.90
00 & above	..	..	..	25	100	6.90	2.20	2.00	1.50	1.20	5.30
All groups	..			100	400	5.30	1.60	1.40	1.20	1.10	4.10

TABLE 4
Average number of earners per family.

Income groups					Total		Average number of earners.		Total
					Families	Budgets	Males	Females	
Below Rs. 100	..	..	..	..	6	24	1.00	..	1.00
Rs. 100 to 150	..	..	..	..	25	100	1.12	..	1.12
Rs. 150 to 200	..	..	..	..	16	64	1.06	..	1.06
Rs. 200 to 250	..	..	..	..	17	68	1.00	.12	1.12
Rs. 250 to 300	..	..	..	..	11	44	1.27	..	1.27
Rs. 300 & above	..	..	..	..	25	100	1.48	.08	1.56
All groups	..				100	400	1.19	.04	1.23

TABLE 5
Economic pressure : number of persons and number of consumption units per earner.

Income groups					Number of		Average size of family		Average number of earners per family.	Average number per family earner	
					Families	Budgets.	Persons	Un's.		Persons	Un's.
Below Rs. 100	..	..			6	24	4.1	3.1	1.00	4.1	3.1
Rs. 100 to 150	..	..			25	100	4.3	3.4	1.12	3.84	3.04
Rs. 150 to 200	..	..			16	64	5.6	4.1	1.06	5.27	3.86
Rs. 200 to 250	..	..			17	68	5.5	4.3	1.12	4.91	3.84
Rs. 250 to 300	..	..			11	44	5.2	3.9	1.27	4.08	3.06
Rs. 300 & above	..	..			25	100	6.9	5.3	1.56	4.42	3.40
Total: all groups	..				100	400	5.3	4.1	1.23	4.31	3.33

TABLE 6
Percentage distribution of families according to number of persons.

Income groups			Number of persons									
			2	3	4	5	6	7	8	9	10	11
Below Rs. 100	..	..	34	16	..	16	34	..	..	..	..	..
Rs. 100 to 150	..	..	20	20	12	32	4	4	8	..	..	..
Rs. 150 to 200	..	..	6	6	25	6	25	13	13	6	..	..
Rs. 200 to 250	..	..	6	6	18	29	12	..	23	..	6	..
Rs. 250 to 300	..	..	9	9	9	27.5	27.5	9	9	..	..	..
Rs. 300 & above	..	..	4	8	8	16	12	20	12	8	..	12

TABLE 7

Percentage distribution of families according to consumption units by income groups.

Income groups	Consumption units						
	2	2-3	3-4	4-5	5-6	6-7	7-8
Below Rs. 100 ..	50	..	50	..	..	..	..
Rs. 100 to 150 ..	20	24	36	12	8	..	..
Rs. 150 to 200 ..	6	25	43	13	13	..	..
Rs. 200 to 250 ..	12	18	40	6	12	12	..
Rs. 250 to 300 ..	9	27	46	9	9	..	..
Rs. 300 & above ..	8	4	24	28	16	8	12
All ..	14	17	37	14	11	1	3

TABLE 8

Average monthly income and expenditure by income groups.

Income groups	Average size of family in		Monthly income per family	Regular monthly expenditure		Income per c.u.	Deficit per	
	Persons	C.u.'s		Per family	Per c.u.		Family	C.u.
			Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	4.1	3.1	74 1	104 11	33 12	23 11	30 10	9 14
Rs. 100 to 150	4.3	3.4	130 1	189 4	55 11	38 4	59 3	17 7
Rs. 150 to 200	5.6	4.1	174 0	216 0	52 11	42 7	42 0	10 4
Rs. 200 to 250	5.5	4.3	237 13	307 13	71 9	55 5	70 0	16 4
Rs. 250 to 300	5.2	3.9	271 1	306 10	78 10	70 0	35 9	8 10
Rs. 300 & above	6.9	5.3	480 10	493 3	93 1	90 12	12 9	2 5
All	5.3	4.1	253 4	294 10	71 14	61 12	41 6	10 2

TABLE 9

Pattern of aggregate monthly income by sources per specified income groups.

Income groups				Percentage of family.	Total monthly income.	Income of the head of the family from pay and allowances.	Income from other earners in the family and other sources.
					Rs. As.	Rs. As.	Rs. As.
Below Rs. 100 ..	..	..	..	6	74 1	70 12	3 5
Rs. 100 to 150 ..	..	..	..	25	130 1	121 6	8 11
Rs. 150 to 200 ..	..	..	..	16	174 0	170 0	4 0
Rs. 200 to 250 ..	..	..	..	17	237 13	218 8	19 5
Rs. 250 to 300 ..	..	..	..	11	271 1	255 11	15 6
Rs. 300 & above ..	..	..	..	25	480 10	437 6	43 4
Total: all groups ..				100	253 4	234 6	18 14

TABLE 10
Expenditure in relation to income.

	Income groups						
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above.	All groups.
Total expenditure per month (Rs. as.) ..	104 11	189 4	216 0	307 13	306 10	493 3	294 10
Monthly income (Rs. as.) ..	74 1	130 1	174 0	237 13	271 1	480 10	253 4
Total expenditure per month divided by monthly income.	1.4	1.4	1.2	1.3	1.1	1.03	1.16
Number of salary earners per family.	1.0	1.12	1.06	1.12	1.27	1.58	1.23

TABLE 11
Analysis of indebtedness.

Income group	No. studied		No. of families in debt.	Percentage of 4 to 2	Average indebtedness per family		Average monthly income.	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt.	All families.		Families in debt	All families.
	2	3	4	5	6	7	8	9	10
Below Rs. 100	6	24	5	83	Rs. as. 5 15	Rs. as. 4 15	Rs. as. 74 1	% 8	%
Rs. 100 to 150	25	100	13	52	17 3	8 15	130 1	13	
Rs. 150 to 200	16	64	11	67	12 9	8 10	174 0	7	
Rs. 200 to 250	17	68	15	90	20 12	18 5	237 13	9	
Rs. 250 to 300	11	44	9	81	25 7	20 13	271 1	9	
Rs. 300 & above	25	100	11	44	36 7	16 1	480 10	8	
Total	100	400	64	64	20 13	13 5	253 4	8	

TABLE 12
Frequency distribution of families paying rents.

Income groups.	Below Rs. 5	Rs. 5 to 9	Rs. 10 to 14	Rs. 15 to 19	Rs. 20 to 24	Rs. 25 to 29	Rs. 30 to 34	Rs. 35 to 39	Rs. 40 to 44	Rs. 45 & above.	Total no. of families paying rent.	Percentage of families in the income group
Up to Rs. 100	2	..	4	..	..	..	..	..	..	..	6	100.0
Rs. 100 to 150 .. ..	..	3	5	9	2	1	1	..	..	..	21	84.0
Rs. 150 to 200 .. ..	..	..	4	4	2	3	2	1	..	..	16	100.0
Rs. 200 to 250 .. ..	..	..	..	3	5	4	3	..	..	..	15	88.0
Rs. 250 to 300 .. ..	..	..	..	2	3	3	..	..	1	..	9	75.0
Rs. 300 & above .. ..	..	..	..	2	1	1	4	4	2	8	22	88.0
All groups	2	3	13	20	13	12	10	5	3	8	89	89.0

TABLE 13
Frequency distribution of families by number of rooms and income groups.

Income groups	Number of families having the undermentioned number of rooms				
	One	Two	Three	Four & above	Total
below Rs. 100	2	1	..	..	3
s. 100 to 150	2	13	1	2	18
s. 150 to 200	2	9	2	..	13
s. 200 to 250	3	9	1	1	14
s. 250 to 300	2	3	..	3	8
s. 300 & above	1	8	6	4	19
Total	12	43	10	10	75

TABLE 14
Frequency distribution of families by number of persons and number of rooms.

Number of persons.	Number of families having rooms.				Total	Average no. of rooms per family	Average no. of persons per room.
	One	Two	Three	Four & above			
Two ..	2	3	..	1	6	2.0	1.0
Three ..	2	4	1	2	9	2.3	1.3
Four ..	2	4	2	..	8	2.0	2.0
Five ..	4	13	1	1	19	1.9	2.6
Six ..	1	5	1	4	11	2.7	2.2
Seven ..	1	3	1	1	6	2.3	3.0
Eight ..	..	8	1	1	10	2.4	3.3
Nine & above ..	..	3	3	..	6	2.5	3.9
Total	12	43	10	10	75	2.2	2.5

TABLE 15
Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units	Number of families having rooms.				Total	Average no. of rooms per family.	Average no. of consumption units per room.
	One	Two	Three	Four & above			
Two ..	3	4	1	1	9	2.0	1.0
Three ..	4	7	1	2	14	2.1	1.4
Four ..	4	17	3	2	26	2.1	1.9
Five ..	1	5	1	4	11	2.7	1.8
Six ..	..	7	1	1	9	2.5	2.3
Seven & above ..	..	3	3	..	6	2.5	3.1
Total ..	12	43	10	10	75	2.2	1.9

TABLE 16
*Average number of persons per room and average floor space (sq. ft.)
per person sleeping by income group.*

Income groups	All		Self owned		Rented		Free	
	P	F	P	F	P	F	P	F
Below Rs. 100	2.7	46.5	..	..	2.7	46.5	..	..
Rs. 100 to 150	2.1	63.2	1.4	90.7	2.4	55.2	..	..
Rs. 150 to 200	2.9	47.6	..	..	2.9	47.6	..	..
Rs. 200 to 250	2.8	43.9	..	..	2.8	43.9	..	..
Rs. 250 to 300	2.0	76.6	..	..	2.0	76.6	..	..
Rs. 300 & above	2.6	50.2	2.3	58.7	2.6	49.0	..	..

P—Average number of persons sleeping in a room.
F—Average floor space in sq. ft. per person sleeping.

TABLE 17
Average monthly expenditure per family by items.

Commodities				Below Rs. 100		Rs. 100 to Rs. 150		Rs. 150 to Rs. 200		Rs. 200 to Rs. 250		Rs. 250 to Rs. 300		Rs. 300 and above		Average for all groups	
				Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.
Cereals—																	
Rice	..	..		6	6	8	0	8	12	11	14	11	10	14	13	10	10
Wheat	..	..		4	4	3	10	4	5	4	8	5	13	7	6	5	2
Wheat flour	..	..		0	2	0	1	0	3	0	3	0	2	0	7	0	3
Bread	..	..		..		0	7	0	7	1	0	1	15	4	8	1	11
Other wheat products	..	..		..		0	1	0	3	0	9	0	2	0	6	0	3
Other cereals	..	..		0	6	0	6	0	5	0	7	0	4	0	6	0	6
Total	..	..		11	2	12	9	14	3	18	9	19	14	27	14	18	3
Pulses—																	
Total	..	..		2	8	3	1	4	2	5	10	5	2	6	1	4	13
Milk & fats—																	
Milk	..	..	..	10	6	17	8	22	12	29	9	25	7	33	11	24	14
Curd	..	..	..	0	5	0	2	0	13	0	5	0	1	0	4	0	5
Butter	..	..	..	0	9	3	3	4	14	5	4	6	5	7	12	5	2
Ghee	..	..	..	1	0	3	14	2	6	4	0	7	4	5	14	4	5
Vanaspati	..	..	..	2	3	2	5	2	13	2	2	2	4	5	6	3	3
Gingelly oil	..	..	..	0	14	2	2	3	11	4	6	2	11	3	15	3	3
Cocoanut oil	..	..	..	0	3	0	7	0	13	1	2	0	12	0	12	0	12
Mustard oil	..	..	..	0	13	1	0	0	13	1	4	0	6	2	1	1	3
Total	..	..	..	16	5	30	9	38	15	48	0	45	2	59	11	42	15
Fruits and vegetables—																	
Fruits	..	..	..	0	7	3	6	3	14	5	8	6	5	9	6	5	8
Potatoes	..	..	..	0	11	1	8	1	9	2	1	1	11	3	5	2	0
Onions	..	..	..	0	12	0	15	0	9	0	11	0	13	1	12	1	0
Green leaf veg.	..	..	..	1	6	2	15	2	10	3	9	2	4	2	15	2	13
Other vegetables	..	..	..	2	9	4	3	6	7	6	10	6	10	12	7	7	4
Total	..	..	..	5	13	12	14	15	1	18	7	17	11	29	13	18	9

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Condiments—							
Salt	0 5	0 6	0 5	0 8	0 7	0 16	0 6
Chillies	0 13	0 12	0 13	1 3	1 11	1 2	1 0
Turmeric	0 1	0 3	0 3	0 6	0 4	0 3	0 3
Tamarind	0 2	0 4	0 11	0 11	0 7	0 3	0 8
Mustard	0 1	0 2	0 3	0 4	0 3	0 3	0 3
Other condiments ..	0 9	1 13	1 6	2 3	2 4	3 6	2 2
Pickles	0 2	0 1	6 8	0 8	0 10	0 13	0 9
Total ..	2 1	3 9	4 1	5 11	5 14	6 13	4 15
Animal food—							
Goat's meat	1 13	2 2	0 15	2 4	2 13	4 1	2 8
Other mutton	0 6	0 1	..	..	1 6	1 13	0 8
Fowl .. ..	..	..	..	..	0 10	1 2	0 6
Beef .. ..	..	0 7	..	..	0 14	5 13	1 9
Fish	0 15	1 10	1 14	2 11	1 15	6 13	3 3
Eggs .. ..	..	2 6	0 7	1 2	1 3	3 12	1 11
Total ..	3 2	6 10	3 4	6 1	8 7	23 6	9 13
Miscellaneous—							
Tea	1 0	1 15	1 11	2 9	2 2	3 4	2 5
Coffee	0 2	0 10	1 2	1 4	1 1	2 6	1 5
Cocoa .. ..	..	..	..	..	0 3	0 3	..
Sugar, refined	0 9	1 3	1 6	3 1	1 13	3 6	1 14
Raw sugar	0 12	0 7	0 7	0 2	0 10	0 10	0 10
Gur	0 5	1 4	0 12	1 1	1 2	1 14	1 5
Sweetmeat	0 3	0 14	0 1	1 7	2 8	3 0	1 8
Biscuits	0 2	0 10	1 1	1 8	1 2	2 4	1 6
Canned foods .. ..	..	..	..	0 4	0 10	1 5	0 6
Aerated water	0 1	1 3	0 3	0 8	0 9	1 7	0 9
Others .. ..	..	..	..	..	..	..	..
Food bought and consumed away from home.	1 0	2 5	3 10	5 6	4 9	8 5	4 8
Total ..	4 2	10 7	10 5	17 2	16 5	28 0	15 12
Total : all food ..	45 1	79 11	89 15	119 8	118 7	181 10	115 0
Use and lighting—							
Firewood	3 3	1 3	3 8	1 6	3 0	3 7	2 8
Charcoal	3 8	8 0	6 3	8 0	7 7	9 3	7 11
Soft coke .. ..	..	0 4	..	2 5	1 0	0 7	0 8
Steam coal .. ..	..	..	0 1	0 1	..	..	..
Kerosene oil	0 10	0 13	0 13	0 13	1 2	1 0	0 13
Match box	0 3	0 7	0 4	0 2	0 9	0 9	0 5
Lamp & chimney, etc. ..	0 1	0 9	0 3	..	0 1	0 1	0 2
Electricity (lighting & gas heating).	0 2	1 0	1 8	1 11	1 9	5 9	1 8
Others	0 1	..	0 3	0 8	0 6	0 9	0 2
Total ..	7 12	12 4	12 11	14 14	15 2	20 13	13 9

TABLE 17—*contd.*
Average monthly expenditure per family by items—*contd.*

Commodities	1		2		3		4		5		6		7	
	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.
Clothing—														
Men	3	9	6	12	7	8	13	3	12	8	14	15	10	6
Women	3	0	5	1	7	6	10	5	9	6	9	11	7	11
Children	2	0	3	0	3	8	9	9	4	5	7	15	5	9
Total	8	9	14	13	18	6	33	1	26	3	32	9	23	10
Furniture & household requisites—														
Total	2	7	3	1	4	0	7	2	7	10	8	0	4	10
Housing—														
Total	8	3	17	0	21	7	24	4	25	3	42	11	25	12
Miscellaneous—														
Servants	1	13	5	4	4	2	6	5	4	7	12	12	6	13
Washerman	0	14	2	4	2	10	3	11	4	5	6	12	3	13
Barber	1	0	1	2	1	12	1	8	2	1	1	12	1	6
Shaving requisites	0	5	0	5	1	5	0	6	0	9	1	1	0	9
Cobbler	0	2	0	4	0	3	0	8	1	0	1	6	0	11
Gardening & its upkeep .. ..	..	..	0	2	..	..	..	..	0	9	0	10	0	5
Sweeper	0	1	0	4	0	1	0	3	0	6	1	3	0	6
Children's education	0	11	3	13	6	7	9	10	10	14	17	14	9	5
Religious ceremonies	0	4	2	5	1	4	5	7	3	10	4	6	3	6
Washing soap	0	12	1	6	1	15	2	6	2	7	2	7	2	6
Toilet soap	0	5	0	12	0	11	0	12	1	2	1	8	0	14
Other toilet requisites	0	5	0	4	0	5	1	5	1	3	1	0	0	15
Tooth brush	0	0	0	3	..	..	0	3	0	6	0	3	0	5
Tooth powder	0	2	0	7	0	5	0	8	1	0	1	4	0	1
Newspaper	0	2	1	1	1	13	2	6	2	2	4	3	2	5
Entertainment	0	7	1	6	1	2	1	6	1	10	4	13	2	5
Club subscription	0	13	0	12	1	0	1	10	0	9	2	5	1	5
Postage	0	4	0	7	0	11	0	12	1	1	1	3	0	1
Medical attendance	2	12	2	6	3	2	3	14	2	2	6	4	3	1
Medicines	2	1	4	5	4	7	9	12	5	10	9	9	6	1
Holiday expenses	0	9	2	4	2	15	1	6	3	14	7	12	3	1
Travelling from and to place of work	1	5	2	10	1	11	3	12	4	4	8	1	4	5
Maintenance of own conveyance.	0	1	0	4	0	2	0	3	..	..	0	1	0	5
Cycles—repairs .. ..	..	..	..	..	..	..	..	..	..	..	0	13	..	5
Radio—repairs etc. .. ..	..	..	..	..	..	..	..	..	..	..	..	..	..	5
Taxes .. ..	..	..	..	..	0	13	3	7	4	15	14	5	4	5
Provident fund	3	12	6	6	9	13	10	14	15	2	28	3	13	1
Insurance	1	11	2	8	4	8	10	2	10	10	15	4	8	5
Remittances to dependants	1	4	2	10	2	0	3	4	8	15	15	7	6	5
Interest on loan	1	8	0	14	1	13	2	1	7	2	2	12	2	5
Repayment of loan	3	8	7	10	6	13	16	1	8	0	14	5	10	5
Pansapari	0	9	0	14	0	2	1	12	1	0	2	0	1	5
Cigarettes, etc.	0	10	0	15	1	3	0	13	1	3	3	5	1	1
Tobacco	0	5	0	10	0	5	0	3	0	13	0	3	0	5

TABLE 17. *concl'd.*
Average monthly expenditure per family by items—concl'd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—concl'd.</i>							
Flowers	2 3	0 15	0 13	1 1	0 15	1 9	1 2
Charity	0 1	0 11	1 0	1 2	1 2	3 1	1 5
Maintenance of milch cattle .. ..	..	..	..	..	..	..	..
Other miscellaneous items	2 4	1 14	3 7	3 7	2 1	5 0	3 12
Total ..	32 11	60 1	70 9	112 0	117 1	204 8	112 1

TABLE 18
Quantity consumed per family.

Commodities	Below Rs. 100	Rs. 100 to Rs. 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
<i>Grains—</i>							
Rice (P)	6.35	9.00	8.75	11.00	9.66	12.30	8.67
Wheat (P)	5.00	5.50	6.50	6.00	6.30	9.25	6.80
Wheat flour (P)	0.25	..	..	..	..	..	..
Jowar (P)	0.75	0.50	1.0	..	..	..	0.33
Maize (P)	2.60	2.50	3.12	4.00	3.00	5.00	3.54
<i>Milk & fats—</i>							
Milk (Sr)	18.50	32.00	43.00	49.00	45.00	55.00	43.02
Butter (Lb.)	0.50	2.00	2.50	2.50	3.00	3.30	2.54
Ghee (Lb)	0.50	1.75	1.10	1.50	4.00	3.40	2.10
Vanaspatti (Lb)	2.25	2.75	3.50	2.50	2.00	5.50	3.40
Gingelly oil (Lb)	1.25	4.25	7.25	7.50	4.50	7.00	5.83
Mustard oil (Lb)	1.25	2.10	1.75	1.50	0.50	0.50	1.30
<i>Vegetables and fruits—</i>							
Potatoes (Sr.)	2.00	3.50	3.75	4.50	4.50	5.50	4.23
Onion (Sr.)	4.50	5.00	3.75	3.75	5.00	6.00	4.80
<i>Spices & condiments—</i>							
Salt (Sr.)	3.00	2.70	2.50	3.80	4.00	4.00	3.34
<i>Miscellaneous—</i>							
Tea (Lb)	1.00	1.50	1.50	1.75	1.75	2.30	1.74
Coffee (Lb.) .. ..	..	0.25	1.20	0.75	0.50	1.60	0.80
Sugar (Lb.)	4.50	7.00	7.30	12.75	11.00	13.00	9.80
Raw sugar (Lb.)	5.00	1.80	2.80	1.00	3.50	3.50	2.63
Gur (Lb.)	1.00	4.70	3.75	5.25	4.20	7.00	4.93
<i>Composition of family</i>							
Men	1.0	1.3	1.3	1.4	1.6	2.2	1.6
Women	1.2	1.4	1.6	1.5	1.3	2.0	1.4
Boys	1.2	0.8	1.4	1.3	1.1	1.5	1.2
Girls	0.7	0.8	1.3	1.3	1.2	1.2	1.1
Total ..	4.1	4.3	5.6	5.5	5.2	6.9	5.3

Note : P means Paylee.

TABLE 19
Summary of budgets received from middle class families.

	November, 1945		February, 1946		May, 1946		August, 1946	
	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
	1	2	3	4	5	6	7	8
1. Number of families ..	230	100	165	100	150	100	131	100
2. Number of persons per family—								
Men (15 years & above) ..	1.6	1.5	1.6	1.5	1.5	1.5	1.6	1.5
Women (15 years & above) ..	1.6	1.5	1.6	1.6	1.5	1.5	1.4	1.6
Boys (below 15 years) ..	1.3	1.1	1.3	1.3	1.4	1.3	1.2	1.1
Girls (below 15 years) ..	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.0
Total ..	5.6	5.2	5.7	5.6	5.5	5.4	5.3	5.2
3. Average monthly income per family.	Rs. As. 256 9	Rs. As. 259 3	Rs. As. 253 10	Rs. As. 256 2	Rs. As. 252 12	Rs. As. 250 5	Rs. As. 255 9	Rs. As. 254 15
4. Average monthly rent ..	22 11	22 11	22 5	22 4	23 13	24 2	23 1	23 9
5. Average monthly expenditure per house-hold on food—								
Cereals—								
Rice	10 11	9 2	9 14	9 14	8 5	8 15	9 5	9 0
Wheat	5 3	5 1	6 13	6 0	5 15	5 13	5 11	5 2
Wheat flour	0 4	0 5	0 2	0 1	0 3	0 2	0 6	0 6
Bread	1 9	1 11	1 12	0 13	1 9	1 14	1 4	1 10
Other wheat products ..	0 4	0 3	0 5	0 3	0 1	0 2	0 2	0 2
Other cereals	1 4	0 12	0 10	0 8	0 7	0 12	1 12	1 1
Total ..	19 3	17 2	19 8	17 7	16 8	17 10	18 8	17 5
Pulses—	..	..	..	..	..	..	..	..
Total ..	5 6	4 11	5 4	5 2	5 9	5 0	5 5	5 0
Milk and fats—								
Milk	26 15	25 4	27 3	26 1	23 5	27 14	27 1	27 12
Curd	0 5	0 4	0 13	0 11	0 4	1 0	0 8	0 4
Butter	4 11	4 9	4 10	4 1	3 4	5 1	5 11	3 7
Ghee	4 0	5 1	2 4	4 2	4 6	3 4	4 3	3 12
Vanaspathi	2 14	3 1	2 11	2 5	2 1	2 11	2 4	2 9
Gingelly oil	2 1	2 6	2 12	2 13	2 1	2 15	3 7	3 6
Cocoanut oil	1 1	1 0	1 1	1 1	0 12	0 13	1 2	0 12
Mustard oil	1 1	1 1	0 15	1 5	1 1	1 8	1 3	1 3
Total ..	43 0	42 10	42 5	42 7	42 2	45 2	43 7	43 1
Fruits and vegetables—								
Fruits	4 11	2 5	3 3	2 11	8 3	8 13	5 4	5 8
Potatoes	1 10	1 8	2 7	2 2	2 2	2 2	2 1	2 4
Onions	1 5	1 3	1 2	1 1	0 15	0 13	0 13	0 15
Green leaf vegetables ..	2 15	3 3	3 0	2 12	2 5	3 4	3 3	3 1
Other vegetables	7 8	8 2	5 15	5 7	5 3	5 10	5 0	4 11
Total ..	18 1	16 5	15 11	14 1	18 12	20 10	16 5	17 1

TABLE 19—contd.

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Condiments & spices—								
Salt	0 7	0 6	0 7	0 7	0 9	0 8	0 7	0 7
Chillies	1 2	1 1	1 3	1 0	1 7	1 7	1 1	1 2
Turmeric	0 4	0 4	0 4	0 4	0 4	0 4	0 2	0 2
Tamarind	0 8	0 6	0 9	0 9	0 12	0 14	0 5	0 6
Mustard	0 3	0 3	0 2	0 2	0 3	0 4	0 2	0 2
Other condiments	1 13	1 15	1 13	1 12	2 10	2 10	1 8	1 9
Pickles	0 7	0 9	0 6	0 7	0 10	0 14	0 6	0 7
Total	4 12	4 12	4 12	4 9	6 7	6 13	3 15	4 3
Animal food—								
Goat's meat	3 1	3 1	2 15	2 3	2 10	2 15	2 14	2 3
Other mutton	1 4	1 1	0 6	0 1	0 15	0 4	0 9	0 12
Fowl	0 9	0 5	0 9	0 6	0 10	0 10	0 6	0 2
Beef	1 10	1 8	1 3	0 9	1 5	1 11	1 7	2 3
Fish	3 0	3 8	3 6	3 0	2 13	2 1	1 13	2 6
Eggs	1 7	1 15	1 4	1 7	1 13	1 12	1 4	1 12
Total	10 15	11 6	9 11	7 10	10 2	9 5	8 5	9 6
Miscellaneous—								
Tea	2 6	2 5	2 8	2 7	2 9	2 6	2 4	2 4
Coffee	1 2	1 2	1 1	0 15	1 2	1 5	1 14	1 14
Cocoa	0 3	0 2	0 2	0 1	0 2	0 2	0 1	0 1
Sugar, refined	2 4	2 0	2 1	2 1	1 13	2 0	1 13	1 13
Sugar, raw	0 12	0 12	0 8	0 8	0 8	0 8	0 10	0 11
Gur	1 9	1 5	1 6	1 8	1 13	1 13	1 5	1 6
Sweetmeats	1 14	2 6	1 5	1 5	1 5	0 14	1 5	1 7
Biscuits	1 8	1 4	1 4	1 1	1 5	0 15	1 4	1 3
Canned food	0 14	1 1	0 6	0 3	0 5	0 3	0 6	0 8
Aerated water	0 8	0 11	0 8	0 9	0 8	0 8	0 7	0 8
Others	0 1	..	..	..	..	..	..	..
Food bought & consumed away from home.	2 2	1 12	3 8	3 4	2 12	3 14	2 13	2 15
Total	15 3	14 12	14 9	13 14	14 2	14 8	14 2	14 10
Total : all food	116 8	111 10	111 12	105 2	113 10	119 0	109 15	110 11
Average monthly expenditure on fuel and lighting—								
Firewood	2 1	2 9	2 11	2 5	3 5	3 9	3 4	3 0
Charcoal	6 11	7 2	7 8	7 4	7 4	7 8	5 11	6 4
Soft coke	0 9	0 7	0 11	0 6	0 12	1 2	0 7	0 10
Steam coal	0 1	0 1	0 1	0 1	0 1	0 4	0 1	..
Kerosene	0 12	0 15	0 15	0 15	0 13	0 12	0 12	0 13
Match box	0 4	0 6	0 6	0 6	0 5	0 6	0 6	0 6
Lamp & chimney	0 2	0 2	0 2	0 3	0 1	..	0 1	0 1
Electricity (lighting)	1 7	0 13	1 9	1 13	1 8	1 10	1 3	1 6
Others	0 3	0 2	0 12	0 5	0 4	0 5	0 11	0 11
Total	12 2	12 9	14 11	13 10	14 5	15 8	12 8	13 3

TABLE 19—contd.
Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946.		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
7. Average month'ly expenditure on clothing—								
Men	13 14	16 1	10 15	11 2	13 10	14 3	13 10	14 6
Women	8 7	10 1	8 5	7 9	10 4	10 12	10 0	10 12
Children	4 11	5 0	4 7	5 8	3 8	3 3	4 0	4 6
Total ..	27 0	31 2	23 11	24 3	27 6	28 2	27 10	29 8
8. Average monthly expenditure on furniture .. .. .	..	..	..	..	..	..	..	..
Total ..	4 13	4 15	3 2	3 13	3 0	2 13	3 9	3 1
Housing—								
Total ..	26 5	27 8	26 10	27 9	27 13	28 8	28 11	28 1
9. Average monthly expenditure on Miscellaneous—								
Servant	7 5	6 14	6 15	5 10	6 1	6 12	5 9	5 2
Washerman	2 4	4 1	3 13	3 3	3 5	3 4	3 4	3 12
Barber	1 9	1 8	1 4	1 6	1 10	1 8	1 6	1 6
Shaving requisites ..	0 14	0 8	0 8	0 8	0 9	0 9	0 7	0 7
Cobbler	0 12	0 15	0 9	0 6	0 10	0 10	0 10	0 11
Gardening and its upkeep ..	0 4	0 3	0 2	0 2	0 1	0 1	0 2	0 2
Sweeper	0 8	0 6	0 6	0 4	0 6	0 7	0 5	0 6
Children's education ..	9 1	10 0	12 9	13 1	10 1	6 4	8 3	7 3
Religious ceremonies ..	3 0	4 11	1 13	2 1	1 8	1 13	3 8	3 11
Washing soap	1 14	1 12	2 0	1 13	2 1	2 3	2 4	2 6
Toilet soap	0 14	0 14	0 15	0 12	0 15	0 15	0 12	0 11
Other toilet requisites ..	0 15	1 0	0 13	0 10	0 8	0 9	0 9	0 8
Tooth brush	0 4	0 6	0 4	0 2	0 2	0 2	0 3	0 3
Tooth powder	0 11	0 8	0 11	0 9	0 10	0 10	0 9	0 11
Newspaper	1 15	2 2	1 13	1 12	1 14	2 2	1 13	2 2
Entertainments	2 12	3 2	1 12	1 8	1 14	2 5	1 5	1 11
Club subscription	1 1	1 3	1 2	1 6	1 0	1 3	0 13	1 0
Postage	0 13	0 12	0 14	0 11	0 13	0 13	0 12	0 11
Medical attendance	5 7	6 14	3 1	2 9	3 7	3 10	3 15	3 11
Medicines	7 8	7 5	4 3	5 13	5 0	6 0	5 6	3 11
Holiday expenses	3 8	5 0	1 15	2 3	2 15	2 3	2 13	6 1
Travelling to and from place of work.	3 4	3 14	3 2	2 10	2 4	2 11	3 13	2 1
Maintenance of own conveyance.	0 14	1 7	0 7	0 9	0 5	0 6	0 1	0 1
Cycles repairs	0 12	..	1 0	1 0	0 2	0 2	0 4	0 4
Radio repairs etc.	3 14	7 4	..	..	..	..	0 3	0 3
Taxes	6 6	5 6	5 1	1 14	3 5	3 8	2 8	3 1
Provident fund	15 2	13 1	12 10	15 10	13 7	14 0	12 9	13 1
Insurance	8 8	8 11	7 6	6 11	8 2	8 13	9 13	9 1
Remittances to dependants ..	6 3	7 6	4 3	4 9	4 5	7 2	4 12	5 1

TABLE 19—concl'd.

Summary of budgets received from middle class families—concl'd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Miscellaneous—concl'd.								
Interest on loan ..	1 14	2 10	2 6	2 1	2 0	2 2	1 14	13 6
Repayment of loan, if any ..	11 5	9 12	9 14	10 4	10 15	12 7	12 4	2 5
Marraige presents	0 9	..	0 7	0 10	0 13	0 11	..	..
Pansupari	1 5	1 9	1 3	1 1	1 5	1 4	1 9	1 8
Cigarettes, etc.	0 12	1 8	1 8	1 4	1 2	1 0	1 3	1 7
Tobacco	0 3	0 5	0 5	0 3	0 5	0 4	0 6	0 5
Flowers	0 15	1 1	0 11	0 8	0 10	0 11	0 10	6 10
Charity	1 9	1 14	1 0	0 13	1 0	0 13	0 14	0 15
Maintenance of milch cattle	0 15	1 14	0 13	0 2	..	..	0 0	0 12
Other miscellaneous ..	5 1	4 3	1 9	1 14	5 12	4 13	2 10	3 9
Total ..	122 10	131 13	100 15	98 0	101 2	104 10	100 7	106 9

MADRAS CITY.

MADRAS CITY.

The share of Madras city in the total sample selected is 7 per cent. In all, 348 individuals were invited to submit four quarterly budgets. The number of effective budgets received from them was 460 including both all-four and non-four budgets. A summary table showing the average monthly expenditure by items based on all these budgets is annexed to the Report (vide table 19 ; pp 113-115). The Report is, however, based on the analysis of 388 all-four budgets. It will be noted that there are only 8 budgets in the income group of Rs. 250-300 which is too inadequate for the purposes of any statistical analysis. But to maintain the comparability of figures with other centres, they have been treated separately.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :

When the whole sample is taken.				When the sample is divided at random into two equal parts.					
				First part			Second part		
	M	S	V	M ₁	S ₁	V ₁	M ₂	S ₂	V
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	194.7	91.6	47.1	183.3	80.8	44.1	206.2	99.6	48.3
Total food expenditure ..	80.2	37.0	46.1	78.1	33.0	42.2	82.3	39.8	48.4
Miscellaneous	61.9	41.0	66.2	59.6	38.1	64.0	64.2	43.6	67.9

DISTRIBUTION OF BUDGETS BY EXPENDITURE AND INCOME CLASSES.

The percentage of families by expenditure classes is given below :—

Expenditure classes	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above
Percentages	7.2	14.4	17.5	18.6	7.2	10.3	5.2	4.1	5.2	10.3

About 39 per cent. of the families spend less than Rs. 150 per month, about 26 per cent. between Rs. 150 and Rs. 200, 16 per cent. between Rs. 200 and 250, 9 per cent. between Rs. 250 and 300 and the remaining 10 per cent. spend Rs. 300 or more.

The quartile values of the expenditure in rupees are given below as follows :—

First quartile	=Rs. 129.9
Median	=Rs. 164.7
Third quartile	=Rs. 224.5

This means that 50 per cent. of the families spend in round numbers Rs. 135 or less, the upper 25 per cent. of the families have a monthly expenditure of about Rs. 224 or more and the lower 25 per cent. an expenditure of Rs. 130 or less. The central 50 per cent. has an expenditure between Rs. 130 and Rs. 224.

The quartile values of the income in rupees are :—

First quartile	=Rs. 99.1
Median	=Rs. 129.8
Third quartile	=Rs. 204.4

The percentage distribution of families by income groups is shown below :—

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above
Percentages	26.8	21.6	8.2	11.4	5.2	10.3	5.2	1.0	1.0	9.5

About 57 per cent. of the families earn less than Rs. 150, 17 per cent. between Rs. 150 and Rs. 200, 15 per cent. between Rs. 200 and Rs. 250, 2 per cent. between Rs. 250 and 300 and 9 per cent. Rs. 300 or more.

It is found that about 30 per cent. of the families lie in the same expenditure and income classes, 61 per cent. in expenditure classes above, and 9 per cent. in expenditure classes below, the corresponding income classes. [Table 1—page 104].

COMPOSITION OF FAMILIES.

It will be seen from table 2 at page 104 that out of the 97 families, 51 families i.e. 53 per cent. are nuclear families and 47 per cent. joint families. The average number of persons living in the family is 6.4 ; 1.8 males, 2.1 females, 1.3 boys and 1.2 girls. The average number of persons living away from a family is 0 who receives regular monthly remittances from the head of the family. The size of the family including of dependants living away from family is 6.7 (Table 3—page 104).

It will be seen from the table that the number of persons per family except in the income group Rs. 150 to Rs. 200 and Rs. 250 to Rs. 300, increases almost continuously from 5.8 persons in the lowest income group to 7.4 in the highest income group. Average number of earners per family is 1.12, including the head of the family. Average number of non-earners including those living away from family is 4.58 i.e. about 17 per cent. of the family members are earners and 83 per cent. non earners of whom 38 per cent. are boys and girls below fifteen years of age and about 34 per cent. are females above 15 years of age. (Table 4—page 105). Average number of earners per family varies from 1.00 to 1.45 between the income groups. There is no female earner in any of the income groups. The economic pressure seems to be the lowest in the income group of Rs. 150 to Rs. 200 where there are only 4.9 dependants per earner. In both “Rs. 100 to 150” and Rs. 200 to 250” groups the number of dependants per earner is 6.1 whereas in the lowest and highest income groups they are 5.7 and 5.6 respectively. (Table 5—page 105).

MODAL SIZE OF FAMILY.

About 27.8 per cent. of the families consist of 4 to 5 consumption units. They constitute the modal group, the modal value being 4.42 c.u.'s. It is closely followed by the median value of 4.69 c.u.'s.

MONTHLY INCOME & EXPENDITURE

The average income of the head of the family from pay and allowances is Rs. 143.11 per month and from other sources such as land, investments, etc. the income is Rs. 19.14 per month. The total income of the family therefore averages Rs. 163.9 per month. The greatest single source of income is the pay and allowances etc., drawn by the head of the family which accounts for 83 per cent. The contribution of the other members of the family towards earnings is very small, being only about 5 per cent. Income from other sources such as land, investments etc. is also very small being only 7 per cent. of which the income from land alone accounts for about 5 per cent. In the lowest income group pay and allowances of the head of the family account for more than 93 per cent. of the family income. In all other income groups they contribute between 80 and 90 per cent. of the total income. The monthly income per family varies from Rs. 86.8 to Rs. 411.6 while the monthly expenditure shows a variation from Rs. 122.10 to Rs. 375.14. The monthly per capita income in the various income groups varies from Rs. 14.14 to Rs. 55.10 whereas the monthly per capita expenditure varies from Rs. 21.8 to Rs. 50.13. The monthly income per c.u. varies from Rs. 9.4 to Rs. 69.15 and the average monthly expenditure per c.u. varies from Rs. 27.4 to Rs. 64.13. In the highest income group a surplus of Rs. 5.2 per c.u. has been recorded. In all other groups there are deficits; the highest deficit of Rs. 11.0 per c.u. is to be found in the income group Rs. 100-150 and the lowest deficit of Rs. 1.4 per c.u. has been in the highest but one income group. (Tables 8 and 9 page 06.)

Madras City

DISTRIBUTION OF EXPENDITURE BY INCOME GROUPS

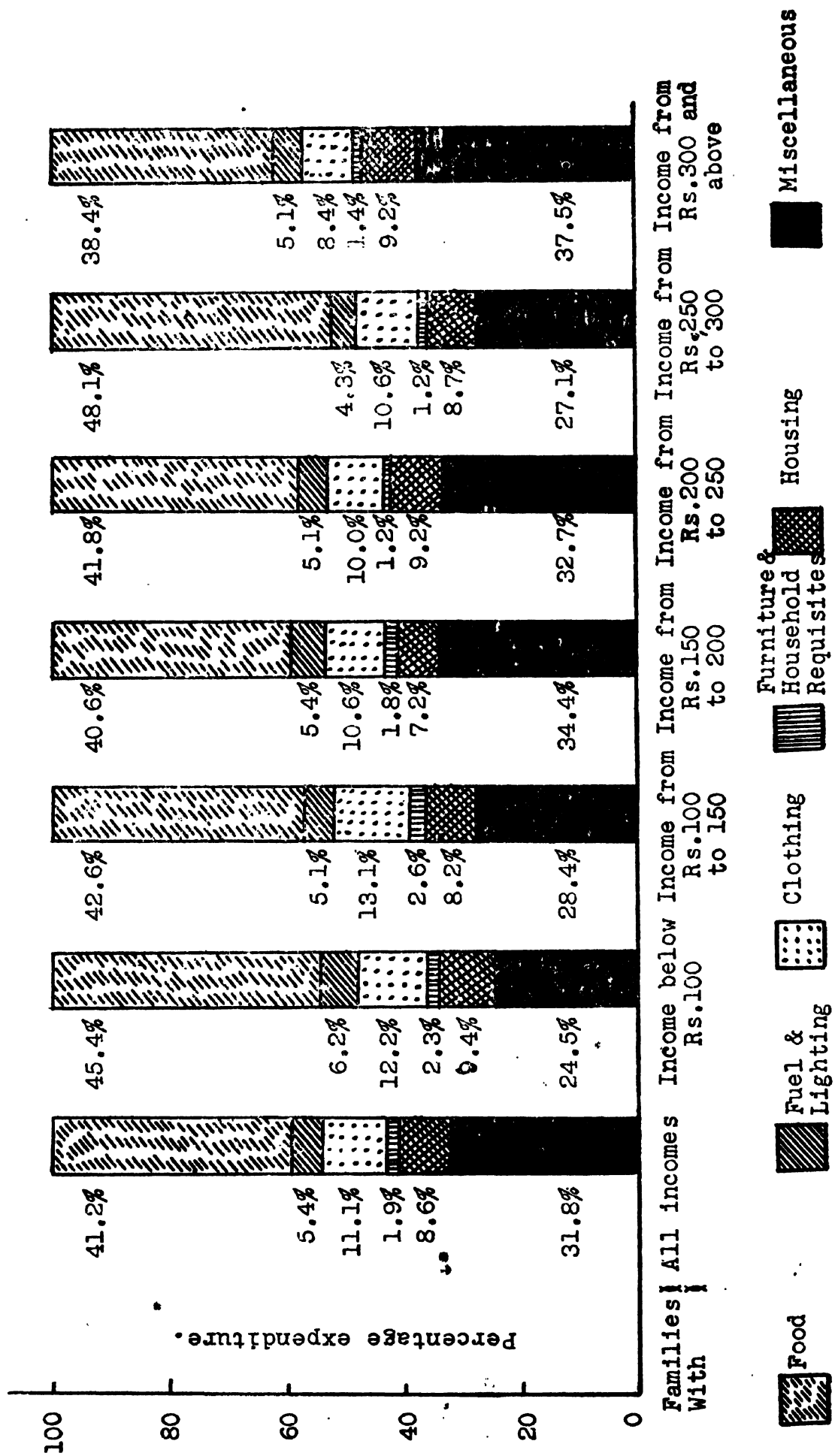


CHART
EXPENDITURE BY SUB-GROUPS.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All groups
	Rs. As. 55 11	Rs. As. 73 1	Rs. As. 77 5	Rs. As. 106 5	Rs. As. 137 3	Rs. As. 144 4	Rs. As. 80 4
Food	7 10	8 12	10 7	12 15	12 6	19 5	10 7
Fuel and lighting	15 0	22 5	20 4	25 9	29 10	31 9	21 8
Clothing	2 14	4 5	3 8	3 2	3 8	5 5	3 11
Furniture and household requisites	11 5	14 1	13 13	23 8	24 14	34 8	16 14
Housing	30 2	48 11	65 10	83 4	77 6	140 15	61 15
Miscellaneous							
Total ..	122 10	171 3	190 15	254 11	284 15	375 14	194 11

PERCENTAGE EXPENDITURE BY SUB-GROUPS.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All groups.
Food	45.4	42.6	40.6	41.8	48.1	38.4	41.2
Fuel and lighting	6.2	5.1	5.1	5.1	4.3	5.1	5.4
Clothing	12.2	13.1	10.6	10.0	10.6	8.4	11.1
Furniture and household requisites	2.3	2.6	1.8	1.2	1.2	1.4	1.9
Housing	9.4	8.2	7.2	9.2	8.7	9.2	8.6
Miscellaneous	24.5	28.4	34.4	32.7	27.1	37.5	31.8
Total ..	100	100	100	100	100	100	100

If the income group Rs. 250 to 300 be left out from our study for the reasons stated at the beginning, it is noticed, as between the lowest and highest income groups expenditure on food falls from 45.4 to 38.4 per cent, and fuel and lighting from 6.2 to 5.1 per cent. The proportion of expenditure on clothing is the highest in the income group Rs. 100 to 150, being 13.1 per cent. of the total expenditure and the lowest in the highest income group being 8.4 per cent. Expenditure on housing varies from 7.2 to 9.4 per cent. Expenditure on miscellaneous items which include luxury items, generally increases with income. Furniture and house-hold requisites also do not show a very marked variation in different groups except in the first two income groups in which it is 2.3 and 2.6 per cent. respectively.

SURPLUS AND DEFICIT BUDGETS

Classification of budgets into surplus and deficit ones and the ratios of these categories to the total number of budgets will be seen from the table given below. In all, 84 per cent. of the total budgets show deficits and only about 16 per cent. show surplus.

	Total budgets 1	Surplus budgets 2	Deficit budgets 3	Percent- age of 2 to 1	Percent- age of 3 to 1
Below Rs. 100	104	8	96	8	92
Rs. 100 to 150	116	4	112	3	97
Rs. 150 to 200	64	12	52	19	81
Rs. 200 to 250	60	16	44	27	73
Rs. 250 to 300	8	..	8	..	100
Rs. 300 and above	36	24	12	67	33
Total ..	388	64	324	16	84

NON-REGULAR EXPENDITURE.

Seven families out of ninety seven reported non-regular expenditure. In the lowest income group one spent a sum of Rs. 2,700 for marriage. In the next income group three families reported such expenditure;

one spent Rs. 900 for thread ceremony, another Rs. 375 for a religious ceremony and the third spent Rs. 75 only for presents. In the income group Rs. 200-250 there was an expenditure of Rs. 123 for a religious ceremony in one family and in another there was an expenditure of Rs. 72 for medical treatment. In the following income group a cycle was purchased in one family for Rs. 62-12. In the highest income group one family spent Rs. 297 for a marriage present.

EXPENDITURE ON FOOD

Expenditure on food - percentages.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average of all groups
Cereals	24.6	23.6	20.9	19.7	20.4	15.6	21.7
Pulses	5.5	5.4	5.7	5.7	7.4	5.6	5.7
Milk and fats	37.7	36.3	43.4	41.3	43.9	45.8	40.6
Fruits and vegetables	11.6	12.6	11.0	12.1	8.8	11.8	11.9
Condiments	5.2	6.2	5.6	5.3	6.5	5.9	5.7
Animal food	5.9	6.4	2.9	5.6	..	3.2	4.7
Miscellaneous	9.5	9.5	10.5	10.3	13.0	12.1	9.7
Total	100	100	100	100	100	100	100

From the above table it is seen that the proportion of food expenditure given to milk and fats is the highest, being about 40.6 per cent. Milk alone accounts for 20 per cent. Next in importance is 'cereals' which accounts for about 21.7 per cent. of the food expenditure. Rice is the most important item in this sub-group covering 18.6 per cent. Percentages of expenditure on other items are 11.9 per cent. for fruits and vegetables 9.7 per cent. for miscellaneous food articles, 5.7 per cent. each for pulses and condiments, and 4.7 per cent. for animal food. As between the lowest and highest income groups the expenditure on cereals decreased from 24.6 per cent. to 15.6 per cent. Except for the highest income group, this decrease is gradual. The expense on milk and fats, on the other hand, increased from 37.7 per cent. to 45.8 per cent. Expenditure on fruits and vegetables does not vary widely from group to group; a maximum of 12.6 per cent. is recorded in the second income group. In the case of expenditure under "miscellaneous" the maximum of 13.0 per cent. is recorded in highest but one income group. The proportion of expenditure on animal food is small in comparison with that on milk and fat. In the highest income group it is only 3.2 per cent. of the total expenses on food.

The table below shows food expenditure by income groups. It will be seen that average monthly expenditure per family comes to Rs. 80-4 only.

Expenditure on food.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average of all groups
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	13 11	17 4	16 3	21 0	27 9	22 7	17 7
Pulses	3 1	3 15	4 6	6 0	9 13	8 1	4 10
Milk and fats	21 0	26 8	33 9	43 14	60 2	66 0	32 10
Fruits and vegetables	6 8	9 4	8 8	12 13	11 12	17 2	9 9
Condiments	2 13	4 8	4 5	5 11	9 8	8 9	4 10
Animal food	3 5	4 11	2 4	5 15	..	4 9	3 8
Miscellaneous	5 5	6 15	8 2	11 0	18 7	17 8	7 14
Total	55 11	73 1	77 5	106 5	137 3	144 4	80 4

Food expenditure per consumption unit.

	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food expenditure (excluding outside meals)	55 7	72 7	77 0	105 11	134 15	141 2	79 5
Food expenditure per consumption unit	12 6	14 15	17 9	19 7	19 9	24 14	16 6

The table above shows the food expenditure per c. u. which increases a great deal less steeply between the income groups than does the food expenditure per family.

DIETARY HABITS.

As regards dietary habits, rice is the staple article of food. Next important item of consumption under cereals is wheat including wheat products. The average consumption of rice and wheat including wheat products is 39·2 and 4·8 measures respectively per family of 6·4 persons or 4·9 adult equivalent males. The percentage expenditure on rice from the lowest to the highest income groups are 88, 87, 84, 87, 83 and 80 respectively of the total expenses on cereals and 22, 21, 18, 17, 12 respectively of the total expenditure on food. There are as many as 43 vegetarian families out of a total of 97. The percentage expenditure on milk alone varied from 43 to 47 per cent. of the expenditure on this group and 16 to 22 per cent of the total food expenditure. The average consumption of milk per family is 19 measures i.e. approximately 57 lbs. The miscellaneous food group includes tea, coffee, sugar, biscuits etc. Food bought and consumed away from home is also included in this sub-group. Average consumption of coffee per month is 2·25 lbs per family and that of sugar is 2·58 measures supplemented by raw sugar (1·15 measures) and gur (1·04 measures). Tables 17-18—pages 109-112.)

Percentage expenditure on coffee, sugar and gur and raw sugar is given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average of all groups
coffee	4·0	4·2	4·5	4·1	5·5	4·2	4·42
sugar refined	2·8	1·6	3·1	2·7	4·9	1·9	2·63
sugar raw & gur	0·9	1·1	1·2	1·3	0·6	2·0	1·4

ESTIMATE OF MONEY VALUE OF CONCESSIONS RECEIVED PER FAMILY.

The table given below shows in details the amount of concessions received by the various income groups.

Income groups	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average of all groups
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
cereals	4 8	2 15	3 5	3 5	..	1 1	3 5
pulses	1 7	1 14	0 14	0 12	..	..	1 4
ghee (including butter)	2 13	1 5	3 9	4 13	..	4 11	3 0
mustard oil etc. (including vanaspathi)	1 7	3 6	2 6	2 6	..	2 2	2 6
potatoes	0 6	..	..	..	..	..	0 1
oil .. .. .	..	0 1	..	..	..	..	..
tea, etc. .. .. .	..	..	0 4	..	..	0 1	0 1
sugar	0 1	0 5	0 2	0 2	..	..	0 3
Total ..	10 10	9 14	10 8	11 6	..	7 15	10 4

The amount of concession was the lowest (Rs. 7-15) in the highest income group and the highest (Rs. 11-6) in the income group Rs. 200-250. In the lowest income group, cereals accounted for the major portion of the benefit. In the remaining groups (with the exception of group Rs. 250-300) ghee or oil accounted for the major portion of benefit. The average monthly concession came to Rs. 10-4 of which Rs. 3-5 was derived from cereals, and Rs. 3-0 from ghee, Rs. 2-6 from gingelly oil and Rs. 1-4 from pulses. The total monthly income increased from Rs. 163-9 to Rs. 173-13 and expenditure rose from Rs. 194-11 to Rs. 204-15. The percentage expenditure on food changed from 41·2 to 44·2 per cent. of the total expenditure.

FUEL AND LIGHTING.

Firewood, charcoal, kerosene, match box and electricity are the chief items in this group which together account for a little over 96 per cent of the total expenditure on 'fuel and lighting'. Firewood and charcoal together account for more than 82 per cent of the total expenditure. The average monthly expenditure per family on fuel and lighting is Rs. 10-7½

CLOTHING.

Madras

The estimated monthly expenditure and the average actual monthly expenditure on clothing on basis of four quarterly returns are shown in the table below for the purpose of comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All group	
	Ac. Rs. As.	Es. Rs. As.	Ac. Rs. As.	Es. Rs. As.	Ac. Rs. As.	Es. Rs. As.	Ac. Rs. As.	Es. Rs. As.	Ac. Rs. As.	Es. Rs. As.	Ac. Rs. As.	Es. Rs. As.	Ac. Rs. As.	Es. Rs.
Men's clothing.	5 15	5 0	8 14	9 8	9 5	7 8	13 4	9 9	13 9	9 14	12 5	11 9	9 3	8
Women's clothing.	7 4	7 0	8 2	8 14	9 15	8 0	12 1	10 8	12 7	11 0	15 13	12 0	9 8	8
Children's clothing.	2 1	3 0	2 14	3 15	3 14	4 12	2 2	5 8	4 6	8 12	5 14	8 0	3 0	4
Total ..	15 4	15 0	19 14	22 5	23 2	20 4	27 7	25 9	30 6	29 10	34 0	31 9	21 11	21

On an average, expenses on women's clothing are more than men's. Women folk of this part of country are more accustomed to use silk sarees for their daily wear than the women folk in other parts.

FURNITURE AND HOUSEHOLD REQUISITES.

The actual expenditure on this group is also shown along side the estimated expenditure for comparison.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	A group
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Estimated expenditure	2 14	4 5	3 8	3 2	3 8	5 5	3
Actual expenditure	1 6	2 7	6 3	4 14	3 11	5 12	3

In the first two groups, estimated expenditure on this item is more than the actual. In all other income groups actuals exceed the estimates. Considering all income groups, however, the estimated monthly expenditure which is Rs. 3-11, exceeds the actual slightly.

HOUSING.

Seventy four families pay rents. The remaining 23 families either live in self-owned or free houses. Taking into account only those families who pay rents, it is found that 49 per cent of the families pay between Rs. 5 and Rs. 15, 33 per cent. between Rs. 15 and Rs. 25 and 13 per cent. pay Rs. 25 or more (Table 12, page 107). It is found that the modal rent group is Rs. 10 to Rs. 14, in which about 38 per cent of the families live. 78 families have given information regarding residential accommodation. It will be seen from table 13 at page 108 that two-roomed houses are common amongst the first two lower income groups while three-roomed houses are more in use in the income group Rs. 200—250. There are 14 families occupying 4-roomed houses out of which 5 have self-owned houses. On the whole, about 40 per cent. of the families having on an average 6.2 persons each, live in two-roomed houses, 29 per cent. of them with an average of 6.4 in three-roomed and 13 per cent. with an average size of 5.8 in four-roomed, 4 per cent. with an average size of 4 persons in one-roomed and the remaining 9 per cent families in five roomed houses or those having more than five rooms. 77 per cent. of the two-roomed houses occur in the first two lower income groups. The actual picture of overcrowding is presented more clearly in the table (14) at page 108 giving distribution of families by number of persons and number of rooms. A better insight into the degree of overcrowding is given by the distribution of families by number of persons per room as in the table below.

Distribution of families by number of persons per room.

Number of persons per room	..	..	..	..	..	1—2	2—3	3—4	To
Number of families	..	..	..	..	..	36	31	11	
Percentage of families	..	..	..	..	..	46.2	39.7	14.1	100

It shows that in 46 per cent. of families there are between 1 and 2 persons to a room. In 40 per cent of the families there are 2 to 3 persons to a room and in 14 per cent. of the families the number of persons to a room is between 3 and 4.

Distribution of families by number of adult male equivalents per room.

Number of equivalent adult males per room	..	..	..	..	..	1—2	2—3	Total
Number of families	..	..	..	..	..	67	11	78
Percentage of families	..	..	..	..	..	86	14	100

The percentage of families with between 1 and 2 equivalent adult males to a room is found to be about 86. The information relating to average number of persons per room and average floor space per person sleeping by income groups is given in table (16) at page 109. In the rented group average number of persons sleeping in a room is limited to 1·8 to 2·4 and the average floor space occupied except for the highest income group is neither much in excess nor much in deficit of 50 square feet per person.

EXPENDITURE ON 'MISCELLANEOUS'

The monthly expenditure on this item varies from Rs. 30-2 to Rs. 140-15 per family as between the lowest and highest income groups. The average monthly expenditure per family is Rs. 61-15 or about 32 per cent. (Table 17 at page 111).

Services.—The most important item of expenditure amongst services is the keeping of domestic servants, which varies from Rs. 2-0 to Rs. 4-13 per month per family. Next in importance are the washing charges which vary from Rs. 2-9 to Rs. 4-15. The total monthly expenditure on services varies from Rs. 6-5 to Rs. 14-14.

Children's education.—The monthly expenditure varies from Rs. 2-5 to Rs. 14-11 per family. The average monthly expenditure per family is Rs. 6-14 i.e. about 11 per cent. of the total miscellaneous expenditure. In the lowest income group the expenditure is very insignificant for the obvious reason that this group contains young men with very few school-going children.

Religious ceremonies.—The average monthly expenditure on them varies from Re. 0-9 to Rs. 4-4 in different income groups. The average expenditure per month for all families comes to Rs. 1-7 or about 2·3 per cent. of the expenditure on this group.

Toilet requisites and other necessities.—The average monthly expenditure on toilet requisites is Rs. 1-5 or about 2·1 per cent. As between the lowest and highest income groups the monthly expenditure varies from Re. 1-0 to Rs. 2-7. Other necessities such as washing soap, account for expenditure ranging from Re. 0-14 to Rs. 2-8. The average monthly expenditure on them is Rs. 1-6 per family.

Newspaper and entertainments.—The monthly expenditure on 'newspaper' varies from Re. 0-4 to Rs. 3-3 per family while that on entertainments from Re. 0-6 to Rs. 1-7 per family.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-5 to Rs. 1-2. The average monthly expenditure per family is Re. 0-7.

Postage.—The monthly expenditure on postage varies from Re. 0-4 to Rs. 1-7 per family. Average monthly expenditure per family is Re. 0-9.

Medical charges.—The monthly expenditure on this item varies from Rs. 1-15 to Rs. 15-13 per family. The average for all families is Rs. 4-14 or about 8 per cent. of the total expenditure.

Holiday expenses.—Except for two income groups, the expenditure on this head is negligible. The average for all families is only Re. 0-13.

Travelling.—In a city like Madras the expenditure on travelling to and from place of work is very usual. It ranges from Rs. 1-7 to Rs. 8-12 per family per month. The average monthly expenditure is Rs. 3-2 per family or about 5 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Re. 0-6 per family and therefore is of little consequence.

Taxes.—It mainly consists of income tax. It will be found from the table that in the first two lower income groups, there is no income tax. In the highest income group the average payment on account of this is Rs. 11-1. The average monthly payment of taxes for all income groups is Rs. 1-12.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 10-11 per family or 17·3 per cent. The amount of Provident Fund contribution and insurance premia, increases from the lowest income group to the highest, and monthly payment on this account varies from Rs. 4-15 to Rs. 35-2 per family.

Pansupari, cigarettes, tobacco.—Monthly expenditure on pansupari, cigarettes and tobacco does not exceed Rs. 2-10 in any of the income groups. The average expenditure is Rs. 1-12 per family i.e. less than 2 per cent. of the total expenditure.

Debt disbursement.—From table 11 at page 107, it will be seen that about 68 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 11-7 only which is about 7 per cent. of the average monthly income of the family. Taking only the indebted families, the average monthly payment towards debt disbursements is Rs. 16-14 only which is about 10 per cent. of the average monthly income. 73 per cent. of families are in debt in the lowest income group. There is a slight fall in the percentage of families in debt in the second group. But the highest percentage occurs in the third group viz. 81 per cent. Percentage then goes down and is only 44 per cent. in the highest income group (Rs. 250 to 300 income group has not been taken into account). The ratio of debt disbursements to monthly income is the lowest in the highest income group and is only 6·2.

TABLE—1.

Distribution of budgets by income and expenditure classes.

Expenditure group

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 above	Total
Below Rs. 100	28	40	20	16	..	..	..	..	..	..	104
Rs. 100 to 125	..	16	36	16	..	8	..	..	..	8	84
Rs. 125 to 150	4	24	..	4	..	..	..	..	32
Rs. 150 to 175	8	12	8	8	8	..	..	..	44
Rs. 175 to 200	12	4	..	4	..	..	26
Rs. 200 to 225	8	8	4	8	12	..	46
Rs. 225 to 250	4	..	4	4	..	..	8	26
Rs. 250 to 275	4	..	..	4
Rs. 275 to 300	4	..	4
Rs. 300 and above.	4	4	..	4	24	32
Total	28	56	68	72	28	40	20	16	20	40	288

TABLE—2.

Percentage of natural family and joint households by income groups.

Income groups.							Number of families.	Number of budgets.	Percentage		Remarks.
									Natural families.	Joint households	
Below Rs. 100	..	..	..	..	..	..	26	104	35	65	
Rs. 100 to 150	..	..	..	..	..	..	29	116	45	55	
Rs. 150 to 200	..	..	..	..	..	..	16	64	69	31	
Rs. 200 to 250	..	..	..	..	..	..	15	60	53	47	
Rs. 250 to 300	..	..	..	..	..	..	2	8	50	50	
Rs. 300 above	..	..	..	..	..	..	9	36	44	56	
Total	..	..	..	..	..	..	97	388	53	47	

TABLE 3.

Average size and composition of family.

Income groups.	Number of families	Number of budgets	Average number of persons.						Average size of family in c.
			Total	Adults.		Children.			
				Male	Female	Male	Female		
Below Rs. 100	26	104	5.8	1.5	2.2	1.0	1.1		
Rs. 100 to 150	29	116	6.7	1.75	2.14	1.10	1.68		
Rs. 150 to 200	16	64	5.8	1.5	1.7	1.3	1.3		
Rs. 200 to 250	15	60	6.9	2.1	2.4	1.5	0.9		
Rs. 250 to 300	2	8	9.5	2.0	2.9	3.5	1.0		
Rs. 300 above	9	36	7.4	2.2	2.1	2.2	0.9		
All groups	97	388	6.4	1.8	2.1	1.3	1.2		

TABLE 4.
Average number of earners per family.

Income groups.									Total		Average number of earners.	
									Families	Budgets	Males	Females
by Rs. 100	..	..	..	..	..	..	..	..	26	104	1.00	..
100 to 150	..	..	..	..	..	..	..	..	29	116	1.10	..
150 to 200	..	..	..	..	..	..	..	..	16	64	1.19	..
200 to 250	..	..	..	..	..	..	..	..	15	60	1.13	..
250 to 300	..	..	..	..	..	..	..	..	2	8	1.45	..
300 & above	..	..	..	..	..	..	..	..	9	36	1.33	..
All groups									97	388	1.12	..

TABLE 5.
Economic pressure :—Number of persons and number of consumption units per earner.

Income groups.									Number of		Average size of family.		Average number of earners per family.	Average number per family earner.	
									Families	Budgets	Persons	C.u.'s.		Persons	C.u.'s.
by Rs. 100	..	..	..	..	..	..	..	..	26	104	5.8	4.5	1.00	5.7	4.5
100 to 150	..	..	..	..	..	..	..	..	29	116	6.7	4.9	1.10	6.1	4.5
150 to 200	..	..	..	..	..	..	..	..	16	64	5.8	4.4	1.19	4.9	3.7
200 to 250	..	..	..	..	..	..	..	..	15	60	6.9	5.5	1.13	6.1	4.9
250 to 300	..	..	..	..	..	..	..	..	2	8	9.5	7.0	1.45	6.6	4.8
300 & above	..	..	..	..	..	..	..	..	9	36	7.4	5.8	1.33	5.6	4.4
Total : all groups									97	388	6.4	4.9	1.12	5.7	4.4

TABLE 6.
Percentage distribution of families according to number of persons.

Income groups			Number of persons.					
			2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8
by Rs. 100	..	..	..	15.4	26.9	23.1	7.7	3.8
100 to 150	..	..	..	6.9	13.9	17.2	24.1	10.3
150 to 200	..	..	6.2	12.5	6.2	25.3	18.8	18.8
200 to 250	..	..	..	6.7	12.3	20.0	20.0	6.7
250 to 300	..	..	..	..	..	..	50.0	..
300 & above	..	..	..	11.1	11.1	11.1	11.1	33.3

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups.			Consumption units.						
			2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 & above
Below Rs. 100	..	..	11.6	30.8	30.8	15.4	3.8	3.8	3.8
Rs. 100 to 150	..	..	3.5	27.6	24.1	17.2	24.1	3.5	..
Rs. 150 to 200	..	..	12.5	18.7	31.3	31.3	6.2	..	..
Rs. 200 to 250	..	..	6.7	13.3	23.3	6.7	20.0	6.7	13.3
Rs. 250 to 300	..	..	..	..	50.0	..	..	..	50.0
Rs. 300 & above	..	..	..	22.3	11.2	22.2	22.2	..	22.2
Total	..	..	7.2	23.7	27.8	17.5	14.4	3.1	6.2

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups.					Average size of family in c.u.s.	Monthly income per family	Regular monthly expenditure.		Income per c.u.	Deficit per c.u.
							Per family	Per c. u's.		
						Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Below Rs. 100	..	..	..	..	4.5	86 8	122 10	27 4	19 4	8
Rs. 100 to 150	..	..	..	..	4.9	117 4	171 3	35 0	24 0	11
Rs. 150 to 200	..	..	..	..	4.4	168 9	190 15	43 6	38 5	5
Rs. 200 to 250	..	..	..	..	5.5	219 5	254 11	46 5	39 14	6
Rs. 250 to 300	..	..	..	..	7.0	276 2	284 15	40 11	39 7	1
Rs. 300 and above	..	..	..	..	5.8	411 6	375 14	64 13	69 15	5 (Surpl)
All groups					4.9	163 9	194 11	39 12	33 6	6

TABLE 9.

Pattern of aggregate monthly income by sources - per specified income groups.

Income groups					Number of		Total monthly income.	Income of the head of the family from pay and allowances.	Income from other earners in the family.	Income from other sources
					Families.	Budgets.				
							Rs. As.	Rs. As.	Rs. As.	Rs.
Below Rs. 100	..	..	..	..	26	104	96 8	80 6	4 2	2
Rs. 100 to 150	..	..	..	..	29	116	117 14	104 12	7 0	6
Rs. 150 to 200	..	..	..	..	16	64	168 9	148 9	5 5	10
Rs. 200 to 250	..	..	..	..	15	60	219 5	174 12	15 6	20
Rs. 250 to 300	..	..	..	..	2	8	276 2	239 14	20 4	10
Rs. 300 & above	..	..	..	..	9	36	411 6	371 6	19 13	20
Total : all groups					97	388	163 9	143 11	8 7	1

TABLE 10.
Expenditure in relation to income.

	Income groups						
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above.	All groups
Expenditure per month (Rs. As.)	122 10	171 3	190 15	254 11	284 15	375 14	194 11
Monthly income .. (Rs. As.)	86 8	117 4	168 9	219 5	276 2	411 6	163 9
Expenditure per month divided by monthly income.	1.4	1.5	1.1	1.2	1.0	0.9	1.19
No. of salary earners per family.	1.00	1.10	1.19	1.13	1.45	1.33	1.12

TABLE 11.
Analysis of indebtedness.

Income groups (1)	No. of		No of families in debt. (4)	Percent- age of 4 to 2 (5)	Average indebted- ness per family		Average monthly income (8)	Ratio of indebted- ness to monthly in- come for.	
	Families (2)	Budgets (3)			Families in debt (6)	All fami- lies (7)		Families in debt (9)	All fami- lies. (10)
					Rs. As.	Rs. As.	Rs. As.	o/o	o/o
Below Rs. 100	26	104	19	73.1	9 12	6 12	86 8	11.3	7.8
100 to 150	29	116	20	69.0	16 15	11 0	117 4	14.5	9.5
150 to 200	16	64	13	81.2	15 7	12 9	168 9	9.2	7.5
200 to 250	15	60	10	66.6	29 13	19 15	219 5	13.6	9.1
250 to 300	2	8	..	..	..	..	276 2	..	..
300 & above	9	36	4	44.4	25 6	11 5	411 6	6.2	2.7
All groups ..	97	388	66	68.0	16 14	11 7	163 9	10.3	7.0

TABLE 12.
Frequency distribution of families paying rent.

Income groups	Rs. 5 to 10	Rs. 10 to 15	Rs. 15 to 20	Rs. 20 to 25	Rs. 25 to 30	Rs. 30 & above	Total no. of fami- lies pay- ing rent.	Percentage of all fami- lies in the income group.
Below Rs. 100	4	10	3	..	1	..	18	
100 to 150	3	11	6	2	1	..	23	
150 to 200 .. ..	..	7	5	..	1	..	13	
200 to 250 .. ..	..	..	3	7	1	1	12	
250 to 300 .. ..	..	..	..	1	..	..	..
300 & above	1	..	..	1	3	2	7	
Total ..	8	28	17	11	7	3	74	

*There were only 2 budgets in this group.

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups	Number of family having the under-mentioned number of rooms						Total
	One	Two	Three	Four	Five	Six and above	
Below Rs. 100 .. ..	..	11	4	4	..	1	
Rs. 100 to 150	2	12	8	1	1	1	
Rs. 150 to 200 .. ..	..	6	5	3	..	..
Rs. 200 to 250	1	1	4	4	2	..	
Rs. 250 to 300 .. ..	..	..	1	..	..	..
Rs. 300 & above .. ..	..	1	1	2	1	1	
Total	3	31	23	14	4	3	

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons	Number of families having rooms					Total	Average no. of rooms per family	Average no. of person per room
	One	Two	Three	Four	Five			
Two .. .. .	..	1	..	..	..	1	2.0	
Three .. .. .	..	3	2	..	..	5	2.4	
Four	2	6	2	3	1	14	2.6	
Five .. .. .	..	2	7	5	2	16	3.5	
Six	1	8	2	2	..	13	2.4	
Seven .. .. .	..	3	2	..	2	7	3.6	
Eight .. .. .	..	3	3	4	1	11	3.7	
Nine .. .. .	..	3	2	..	..	5	2.4	
Ten & above .. .. .	..	2	3	..	1	6	3.0	
Total	3	31	23	14	7	78	3.0	

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units.	Number of families having rooms.					Total	Average no. of rooms per family	Average no. of consumption unit per room
	One	Two	Three	Four	Five			
Two .. .. .	..	2	..	..	..	2	2.0	1.0
Three	1	5	4	3	1	14	2.8	1.0
Four	2	6	8	5	2	23	3.0	1.4
Five .. .. .	..	9	2	3	..	14	2.6	1.9
Six .. .. .	..	4	5	3	2	14	3.8	1.6
Seven .. .. .	..	3	2	..	1	6	3.0	2.3
Eight .. .. .	..	1	1	..	1	3	3.3	2.4
Nine .. .. .	..	1	1	..	..	2	2.5	3.6
Total	3	31	23	14	7	78	3.0	1.6

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income group.

Income groups	All		Self-owned.		Rented		
	P	F	P	F	P	F	
low Rs. 100	2.0	52.6	1.2	64.0	2.2	51.4	Only one budget in the group.
100 to 150	2.2	45.5	1.5	64.2	2.4	43.2	
150 to 200	2.1	51.1	1.9	62.7	2.2	48.0	
200 to 250	2.1	49.2	3.2	28.4	2.0	55.0	
250 to 300	4.2	26.0	..	..	4.2	26.0
300 & above	1.4	82.3	0.8	125.0	1.8	71.6	

P — Average number of persons sleeping in a room.

F — Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average for all groups.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
rice	12 0	15 1	13 10	18 3	22 12	17 14	14 15
Wheat	1 9	1 12	2 0	2 2	3 12	2 15	1 14
Wheat flour	0 1	0 1	0 4	0 1	0 5	0 4	0 2
read	0 1	0 6	0 3	0 4	0 1	0 14	0 5
Other wheat products .. ..	..	..	0 1	0 2	0 1	0 2	0 1
Other cereals .. ..	..	..	0 1	0 4	0 10	0 6	0 2
Total	13 11	17 4	16 3	21 0	27 9	22 7	17 7
Total	3 1	3 15	4 6	6 0	9 13	8 1	4 10

TABLE 17—*contd.*
Average monthly expenditure per family by items—contd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Milk & fats—							
Milk	9 0	12 5	17 10	22 5	28 6	31 5	16
Curd	2 9	2 6	2 12	2 10	4 8	3 13	2
Butter	0 6	2 4	2 6	2 2	..	10 1	2
Ghee	4 6	3 13	4 9	6 9	12 2	6 11	4
Vanaspti	0 2	0 9	0 4	0 2	..	0 10	0
Gingelly oil	3 9	4 2	5 2	7 10	12 14	11 10	5
Cocoanut oil	0 14	0 14	0 12	1 14	2 4	1 14	1
Groundnut oil	0 2	0 3	0 2	0 10	..	..	0
Total ..	21 0	26 8	33 9	43 14	60 2	66 0	32
Fruits & vegetables—							
Fruits	0 5	0 10	0 13	1 12	1 13	4 4	1
Potatoes	1 2	1 8	1 2	1 12	1 1	1 12	1
Onions	1 0	0 14	0 10	0 14	0 7	0 12	0
Green leaf vegetables .. .. .	..	1 7	5 13	1 5	1 5	2 3	0
Other vegetables	4 1	4 13	0 2	7 2	7 2	8 3	5
Total ..	6 8	9 4	8 8	12 13	11 12	17 2	6
Condiments—							
Salt	0 4	0 6	0 6	0 8	0 13	0 9	0
Chillies	1 1	1 7	1 7	2 9	2 7	2 10	1
Turmeric	0 3	0 5	0 5	0 5	0 13	0 11	0
Tamarind	0 12	1 0	1 2	1 2	2 13	1 10	1
Mustard	0 4	0 6	0 6	0 6	0 8	0 13	0
Other condiments .. .. .	..	0 14	0 10	0 12	1 8	2 1	0
Pickles	0 5	0 2	0 1	0 1	0 10	0 3	0
Total ..	2 13	4 8	4 5	5 11	9 8	8 9	4
Animal food—							
Goat's meat	0 13	1 1	0 4	1 9	..	1 10	1
Other mutton	0 2	..	..	..	..	..	..
Fowl	0 2	0 1	..	..	..	..	..
Beef	0 3	0 6	..	..	..	..	0
Fish	1 6	1 8	1 2	2 5	..	0 4	1
Eggs	0 11	1 11	0 14	2 1	..	2 11	1
Total ..	3 5	4 11	2 4	5 15	..	4 9	3
Miscellaneous—							
Tea	0 10	0 12	0 11	1 1	0 12	0 14	0
Coffee	2 2	3 3	3 9	4 5	7 8	6 4	3
Cocoa	0 1	0 1	0 1	0 2	..	0 6	0
Sugar refined	1 8	1 4	2 6	2 15	6 11	2 15	3
Raw sugar	0 4	0 11	0 12	1 1	0 2	2 6	0
Gur	0 4	0 4	0 5	0 8	0 12	0 10	0
Sweetmeat	0 1	..	..	0 1	0 6	0 6	0
Biscuits	0 3	0 1	..	0 2	0 0	0 5	0
Canned foods .. .. .	..	..	0 1	0 3	..	..	..
Aerated water .. .. .	..	0 1	..	..	..	0 4	..
Other food bought and consumed away from home	0 4	0 10	0 5	0 10	2 4	3 2	0
Total ..	5 5	6 15	8 2	11 0	18 7	17 8	7
Total : all food ..	55 11	73 1	77 5	106 5	137 3	144 4	80

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Fuel & lighting—							
Firewood	3 9	4 1	5 3	5 10	7 15	6 7	4 9
Charcoal	2 10	2 10	3 6	4 15	1 4	8 14	3 11
Kerosene oil	0 10	0 9	0 9	0 12	1 11	0 6	0 10
Match box	0 3	0 5	0 4	0 5	0 3	0 5	0 4
Lamp & chimney etc. ..	0 3	0 4	0 3	0 2	0 4	0 3	0 3
Electricity lighting ..	0 6	0 7	0 10	0 15	0 14	2 12	0 12
Others	0 1	0 8	0 4	0 4	0 3	0 6	0 6
Total ..	7 10	8 12	10 7	12 15	12 6	19 5	10 7
Clothing—							
Men	5 0	9 8	7 8	9 9	9 14	11 9	8 3
Women	7 0	8 14	8 0	10 8	11 0	12 0	8 12
Children	3 0	3 15	4 12	5 8	8 12	8 0	4 9
Total ..	15 0	22 5	20 4	25 9	29 10	31 9	21 6
Furniture & household requisites							
Total ..	2 14	4 5	3 8	3 2	3 8	5 5	3 11
Housing—							
Total ..	11 5	14 1	13 3	23 8	24 14	34 8	16 14
Miscellaneous—							
Servants	2 0	3 0	2 13	4 9	3 3	4 13	3 1
Washerman	2 9	3 1	3 1	3 4	3 2	4 15	3 4
Barber	0 15	1 0	1 3	1 6	1 14	2 1	1 4
Shaving requisites ..	0 3	0 4	0 4	0 3	0 4	0 12	0 4
Cobbler	0 1	0 4	0 8	0 4	0 2	0 8	0 4
Gardening & its upkeep ..	0 1	..	0 1	..	..	0 4	0 1
Sweeper	0 8	0 13	0 14	1 0	0 8	1 9	0 14
Children's education ..	2 5	5 6	7 14	11 13	6 14	14 11	6 14
Religious ceremonies ..	0 9	1 2	1 6	1 8	2 0	4 4	1 7
Washing soap	0 11	1 0	0 14	1 1	1 3	1 5	0 15
Toilet soap	0 13	0 14	0 13	1 2	0 14	1 14	1 0
Other toilet requisites ..	0 3	0 5	0 7	0 4	1 0	0 9	0 5
Tooth brushes	0 1	0 1	0 1	..	..	0 5	0 1
Tooth powder	0 2	0 6	0 5	0 6	0 5	0 14	0 6
Newspaper	0 4	0 9	1 0	1 9	1 12	3 3	1 0
Entertainment	0 6	0 10	0 8	1 0	1 3	1 7	0 11
Club subscription	0 5	0 8	0 7	0 9	..	1 2	0 7
Postage	0 4	0 8	0 8	0 7	1 2	1 7	0 9
Medical attendance ..	0 4	1 8	1 3	0 14	0 6	10	1 7
Medicines	1 11	2 0	2 8	4 0	3 0	3	3 7
Holiday expenses	0 7	0 6	0 12	0 3	5 14	3 1	0 12
Travelling from and to place of work	1 11	1 7	3 6	5 0	5 10	8 12	3 2
Maintenance of own conveyance ..	..	0 2	..	0 6	..	1 4	0 5
Cycles (repairs) .. ..	..	0 2	0 1	..	..	..	0 1
Taxes .. ..	..	..	1 4	2 6	4 11	11 1	1 12
Provident fund	3 8	4 7	6 9	8 6	14 6	23 2	7 2
Insurance	1 7	2 4	4 12	3 4	7 8	11 15	3 9

TABLE 17—concl'd.
Average monthly expenditure per family by items—cont'd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Miscellaneous—concl'd.							
Remittances to dependents	0 3	1 5	4 15	3 4	1 7	2 15	2 1
Interest on loan	0 5	2 14	1 15	2 14	..	4 4	2 1
Repayment of loan	6 7	8 2	10 10	17 1	..	7 1	9 1
Pansupari	0 11	1 1	1 2	1 13	2 4	1 13	1 1
Cigarettes, etc.	0 3	0 12	0 5	0 5	..	..	0 1
Tobacco	0 2	0 3	0 1	0 3	0 2	0 13	0 1
Flowers	0 7	0 10	0 10	0 12	0 12	1 2	0 10
Charity	0 2	0 3	0 4	0 8	1 9	0 14	0 1
Maintenance of milch cattle	0 1	0 11	..	0 13	..	..	0 1
Other miscellaneous	0 5	0 15	2 6	0 15	4 7	1 1	1 1
Total	30 2	48 11	65 10	83 4	77 6	140 15	61 1

TABLE 18.
Quantity consumed per family.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average of all groups
Cereals—							
Rice (Measures)	35.50	40.00	35.37	44.50	56.50	41.50	39.21
Wheat (Measures)	4.75	4.05	4.00	5.00	5.50	6.50	4.63
Wheat flour (Measures)	0.07	.05	0.25	.05	0.26	0.62	0.15
Pulses (Measures)	6.00	7.45	7.00	9.20	11.25	9.25	7.50
Milk & fats—							
Milk (Measures)	11.50	16.16	21.06	23.00	34.00	37.25	19.12
Curd (Measures)	5.47	5.07	5.87	5.60	9.60	8.12	5.76
Butter (Viss)	0.08	0.45	0.47	0.55	..	2.50	0.55
Ghee (Viss)	0.87	1.02	1.25	1.75	3.62	1.75	1.25
Vanaspati (Viss)	0.06	0.29	0.13	0.06	..	0.50	0.14
Gingelly oil (Viss)	2.50	3.02	3.12	4.00	5.50	5.50	3.33
Fruits and vegetables—							
Potato (Viss)	1.77	2.67	1.37	2.50	2.00	2.50	2.16
Onion (Viss)	2.00	2.50	2.12	1.75	1.00	2.0	2.11
Condiments and spices—							
Salt (Measures)	2.41	3.00	2.37	4.00	4.37	3.00	2.92
Miscellaneous—							
Tea (Lb.)	0.50	0.67	0.75	0.67	1.12	0.75	0.66
Coffee (Lb.)	1.56	2.04	2.28	2.76	2.00	4.00	2.25
Sugar, refined (Measures)	2.23	1.67	3.12	3.00	8.00	3.75	2.58
Raw sugar (Measures)	0.50	1.00	1.00	1.50	0.12	3.25	1.15
Gur (Measures)	1.00	1.25	0.75	1.00	1.00	1.25	1.04
<i>Composition of family.</i>							
Men	1.5	1.7	1.5	2.1	2.0	2.2	1.8
Women	2.2	2.1	1.7	2.4	2.9	2.1	2.1
Boys	1.0	1.1	1.3	1.5	3.5	2.2	1.3
Girls	1.1	1.7	1.3	0.9	1.1	0.9	1.2
	5.8	6.6	5.8	6.9	9.5	7.4	6.4

TABLE 19.

Summary of budgets received from middle class families.

	November, 1945		February, 1946		May, 1946		August, 1946	
	All families 1	Families supplying all four schedules 2	All families 3	Families supplying all four schedules 4	All families 5	Families supplying all four schedules 6	All families 7	Families supplying all four schedules 8
1. Number of families	139	97	112	97	107	97	102	97
2. Number of persons per family—								
Men (15 years & above) ..	1.7	1.8	1.7	1.7	1.9	1.8	1.5	1.7
Women (15 years & above) ..	2.1	2.2	1.9	2.0	2.0	2.1	1.9	2.0
Boys (below 15 years) ..	1.5	1.5	1.2	1.3	1.2	1.4	1.3	1.5
Girls (below 15 years) ..	1.4	1.2	1.4	1.2	1.1	1.2	1.3	1.2
Total ..	6.7	6.7	6.2	6.2	6.2	6.5	6.0	6.4
1. Average monthly income per family	Rs. As. 168 12	Rs. As. 163 8	Rs. As. 167 10	Rs. As. 166 10	Rs. As. 165 15	Rs. As. 163 14	Rs. As. 164 9	Rs. As. 162 12
2. Average monthly rent ..	13 2	12 0	8 15	9 12	12 13	13 0	9 15	10 13
3. Average monthly expenditure per house-hold on food—								
Cereals—								
Rice	14 13	13 10	14 0	13 2	13 0	13 4	10 2	10 10
Wheat	2 4	1 12	2 9	2 2	2 3	1 10	2 1	2 9
Wheat flour	0 4	0 2	0 5	0 4	0 3	0 5	0 4	0 3
Bread	1 13	0 9	1 4	0 13	0 7	0 5	0 10	0 6
Other wheat products ..	0 3	0 1	0 3	0 2	0 2	..	0 1	..
Other cereals	0 7	0 2	0 1	0 3	0 5	0 3	0 5	0 2
Total ..	19 12	16 4	18 6	16 10	16 4	15 11	13 7	13 14
Pulses—								
Total ..	3 14	4 9	4 0	4 10	4 7	4 15	4 11	4 7
Milk & fats—								
Milk	17 10	16 1	17 0	17 3	16 9	17 1	15 14	16 3
Curd	2 12	3 0	2 10	2 9	2 14	2 12	2 15	3 2
Butter	2 15	2 2	2 9	2 12	2 11	3 0	2 7	2 4
Ghee	6 0	5 9	6 1	5 9	5 4	4 15	5 11	5 7
Vanaspathi	0 11	0 7	0 10	0 7	0 10	0 7	0 11	0 8
Gingelly oil	4 11	5 5	4 12	5 3	4 15	5 9	5 0	4 13
Cocanut oil	1 8	1 1	1 7	1 15	1 9	1 5	1 11	1 8
Mustard oil	0 3	0 3	0 3	0 2	0 4	0 4	0 6	0 5
Total ..	36 6	33 12	35 4	35 12	34 12	35 5	34 11	34 2
Fruits and vegetables—								
Fruits	1 14	1 6	0 14	1 0	1 10	1 11	1 2	1 3
Potatoes	1 11	1 8	1 5	1 10	1 7	1 8	1 3	1 3
Onions	1 1	0 14	1 0	0 10	0 6	0 10	0 7	0 9
Green leaf vegetables ..	1 8	1 6	1 4	1 7	1 4	1 10	1 5	1 6
Other vegetables	4 8	5 6	4 7	4 14	4 1	5 5	4 1	4 5
Total ..	10 10	10 8	8 14	9 9	8 12	10 12	8 2	8 10
Condiments and spices—								
Salt	0 7	0 6	0 6	0 7	0 8	0 7	0 7	0 6
Chillies	1 7	1 7	1 8	1 9	1 0	1 11	1 4	1 5
Turmeric	0 5	0 5	0 5	0 5	0 9	0 5	0 7	0 5
Tamarind	1 1	1 0	0 4	1 0	0 15	1 2	0 14	0 15
Mustard	0 7	0 6	0 4	0 6	0 8	0 6	0 6	0 5

TABLE 19—contd.
Summary of budgets received from middle class families—contd.

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Condiments—contd.								
Other condiments	1 9	0 15	1 4	1 1	1 12	1 3	1 0	0 12
Pickles	0 6	0 3	0 7	0 4	0 6	0 2	0 8	0 2
Total	5 10	4 10	4 6	5 0	5 10	5 4	4 14	4 2
Animal Food—								
Goat meat	1 6	1 6	2 0	1 7	1 9	0 11	1 4	1 0
Other mutton	0 13	..	0 6	0 4	0 2	..	0 1	..
Fowl	0 9	0 2	0 7	0 4	0 3	0 2	0 4	0 2
Beef	0 12	0 2	0 5	0 10	0 7	0 4	0 5	0 2
Fish	0 13	1 4	0 13	1 1	1 0	1 1	1 0	1 1
Eggs	1 4	1 6	2 0	1 6	1 5	1 1	0 4	0 2
Total	5 9	4 4	5 15	5 0	4 10	3 3	3 2	2 7
Miscellaneous—								
Tea	0 4	0 2	0 4	0 6	0 8	..	..	0 2
Coffee	4 10	3 14	4 0	3 13	4 7	4 15	4 0	3 11
Cocoa	0 2	0 2	0 4	0 3	0 4	0 1	0 2	0 2
Sugar, refined	2 7	2 0	2 9	2 5	2 11	2 7	1 15	1 12
Sugar, raw	1 1	0 15	0 8	0 2	0 8	0 13	0 14	0 12
Gur	0 8	0 8	0 9	0 8	0 7	0 9	0 7	0 10
Sweetmeats	0 11	0 3	0 6	0 4	0 4	0 3	0 2	0 2
Biscuits	0 3	0 3	0 4	0 5	0 5	0 4	0 4	0 4
Canned food	0 4	0 1	0 2	0 2	0 2	0 2	0 3	0 1
Aerated water	0 4	0 1	0 2	0 2	0 2	0 1	0 2	0 1
Others .. ..	..	..	..	..	..	..	..	..
Food bought and consumed away from home	1 2	1 0	1 1	1 4	1 5	1 3	1 2	0 12
Total	11 8	9 1	10 1	9 6	10 15	10 10	9 3	8 12
Total: all food	93 5	83 8	83 0	85 15	85 13	85 12	78 14	76 1
6. Average monthly expenditure on Fuel and lighting—								
Firewood	4 8	4 9	5 4	5 0	5 0	4 12	5 4	4 12
Charcoal	4 2	4 1	4 0	3 12	4 2	3 7	3 11	3 1
Soft coke	0 1	0 1	0 2	..	0 1	..	0 2	..
Steam coal	0 1	..	0 1	..	0 2	..	0 3	..
Kerosene	0 12	0 12	0 11	0 10	0 8	0 9	0 11	0 12
Match box	0 5	0 4	0 5	0 5	0 6	0 4	0 4	0 4
Lamp & chimney	0 5	0 3	0 4	0 4	0 5	0 3	0 4	0 4
Electricity (lighting)	0 8	0 11	0 15	1 2	0 15	0 14	1 0	0 10
Others	0 14	0 7	0 8	0 6	0 9	0 8	0 9	0 7
Total	11 8	11 0	12 2	11 7	12 0	10 9	12 0	10 1
Average monthly expenditure on Clothing—								
Men	11 10	10 2	10 11	9 15	9 14	9 5	8 15	9 0
Women	7 9	5 12	8 12	8 7	7 8	7 13	8 0	7 12
Children	3 4	3 14	3 6	3 1	3 4	3 1	2 12	3 1
Total	22 7	19 12	22 13	21 7	20 10	20 3	19 11	19 12
9. Average monthly expenditure on Furniture—								
Housing—								
Total	4 2	5 7	5 2	3 9	3 15	3 4	3 10	3 1
Total	14 6	14 12	14 9	15 14	16 4	16 13	14 15	15 12

TABLE 19—concl'd.

Summary of budgets received from middle class families—contd.

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Average monthly expenditure on								
Miscellaneous—								
Servant	3 9	3 3	4 8	4 9	5 8	6 2	5 0	4 0
Washerman	3 2	3 5	3 9	3 9	3 7	3 6	4 0	3 5
Barber	1 7	1 5	1 7	1 8	1 9	1 5	1 5	1 4
Shaving requisites ..	0 6	0 6	0 5	0 7	0 6	0 4	0 6	0 5
Cobbler	0 5	0 3	0 3	0 4	0 4	0 3	0 3	0 3
Gardening and its upkeep ..	0 5	0 1	0 2	0 2	0 2	0 1	0 2	0 1
Sweeper	1 0	0 13	0 14	1 0	1 0	1 1	0 15	0 14
Children's education ..	7 11	6 15	7 15	8 10	6 12	5 10	7 11	8 0
Religious ceremonies ..	2 10	2 2	3 0	1 12	2 5	1 15	2 1	1 13
Washing soap	1 0	0 15	1 0	0 15	0 13	1 0	0 15	0 13
Toilet soap	1 1	0 14	0 15	1 2	1 0	1 1	0 15	1 0
Other toilet requisites ..	0 10	0 6	0 7	0 7	0 9	0 6	0 7	0 5
Tooth brush	0 4	0 2	0 4	0 3	0 2	0 1	0 3	0 2
Tooth powder	0 8	0 6	0 7	0 6	0 6	0 6	0 6	0 6
Newspaper	1 7	1 1	1 4	1 5	1 3	1 5	1 2	1 1
Entertainments	0 6	0 12	0 14	0 9	0 12	0 10	0 13	0 11
Club subscription	0 8	0 7	0 9	0 8	0 8	0 6	0 10	0 8
Postage	0 14	0 11	0 12	0 13	0 9	0 11	0 7	0 9
Medical attendance ..	0 14	1 0	0 13	1 12	1 4	1 12	1 10	2 0
Medicines	3 13	3 3	3 0	3 3	3 9	3 8	3 14	4 9
Holiday expenses	0 14	1 2	1 0	1 7	1 1	1 5	1 5	1 7
Travelling to and from place of work	2 13	2 14	2 8	2 8	2 15	2 4	2 5	2 8
Maintenance of own conveyance	0 6	0 5	0 6	0 7	0 6	0 5	0 5	0 4
Cycles—repairs	0 15	0 1	0 8	1 13	0 7	0 1	0 2	0 1
Radio—repairs etc... ..	0 1	..	..	..	..	0 1	..	..
Taxes	1 6	1 7	2 0	2 12	2 1	2 6	1 4	1 1
Provident Fund	10 6	8 1	8 5	9 11	9 0	8 14	8 1	7 4
Insurance	4 8	4 13	4 0	5 3	5 0	5 2	4 5	3 7
Remittances to dependants ..	2 14	3 11	4 0	2 13	3 0	1 10	2 8	2 0
Interest on loan	2 10	2 13	2 11	2 5	2 4	2 13	2 4	2 13
Repayment of loan, if any ..	7 5	6 15	8 5	7 6	2 0	2 8	9 0	10 4
Marriage presents	0 9	0 1	0 2	0 3	0 6	0 7	0 5	0 6
Panstipari	1 4	1 6	1 0	1 3	1 4	1 3	1 5	1 0
Cigarettes, etc.	1 2	0 6	0 11	0 12	0 10	0 9	0 7	0 6
Tobacco	0 6	0 5	0 3	0 4	0 2	0 2	0 1	0 1
Flowers	0 15	0 14	0 7	0 8	0 11	0 13	0 9	0 12
Charity	0 14	0 5	0 4	0 5	0 7	0 8	0 4	0 4
Maintenance of milch cattle	0 6	0 1	0 6	0 6	0 12	1 5	0 13	0 10
Other miscellaneous	0 11	1 3	1 0	1 6	0 14	1 0	0 12	0 15
Total	72 1	64 13	70 0	74 4	65 4	64 5	69 0	67 4

DELHI

DELHI

Delhi city (New and Old) constitutes 9 per cent of the total sample selected. 465 individuals were asked to submit 4 quarterly budgets. In all, 448 effective budgets were received. They comprise all-four and no four budgets. A summary table showing average monthly expenditure per family by items based on these budgets have been prepared and annexed to the Report (Table 19—pages 134-137). The Report has been based on detailed analysis of 284 all-four budgets.

In order to test the adequacy of the sample studied, dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is considered			When the sample is divided at random into two equal parts.					
	M	S	V	First part			Second part		
				M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	300.4	116.9	38.9	298.0	121.8	40.9	302.8	111.0	36
Total food expenditure	114.6	42.2	36.8	113.5	43.1	38.0	115.7	41.2	35
Miscellaneous expenditure	114.9	68.0	59.2	119.6	72.3	60.5	110.2	63.4	57

DISTRIBUTION OF BUDGETS BY EXPENDITURE AND INCOME CLASSES.

The percentage of families by expenditure classes is given below :—

Expenditure classes.	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above
Percentages.	..	2.9	5.6	11.2	11.2	5.6	5.6	11.2	46

About 3 per cent. of the families spend between Rs. 125 and Rs. 150 per month, about 17 per cent. each between Rs. 150 and Rs. 200, Rs. 200 and Rs. 250 and Rs. 250 and 300 and 46 per cent. spend—Rs. 300 or more.—The quartile values of the expenditure are given below :—

First quartile = Rs. 211.3 ;

Median = Rs. 292.6 ;

Third quartile = Rs. 358.3.

This means that 50 per cent. of the families spend in round figures Rs. 293 or less, the upper 25 per cent. of the families have a monthly expenditure of about Rs. 358 or more, the lower 25 per cent. an expenditure of about Rs. 211 or less and the central 50 per cent. an expenditure of between Rs. 211 and 358.

The quartile value of the income in rupees are :—

First quartile = Rs. 198.9 ;

Median = Rs. 244.2 ;

Third quartile = Rs. 327.0.

The percentage distribution of families by income groups is shown below :—

Income groups.	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above
Percentages	5.6	8.4	4.2	7.1	12.7	15.6	4.2	9.8	32.4

Fourteen per cent. of the families earn between Rs. 100 and Rs. 150, 11 per cent. earn between Rs. 150 and 200, about 28 per cent. between Rs. 200 and Rs. 250, about 14 per cent. between Rs. 250 and 300 and about 33 per cent. earn Rs. 300 or more.

It is found that about 42 per cent. of the families lie in the same expenditure and income groups, 44 per cent. in expenditure classes above and 14 per cent. in expenditure classes below, the corresponding income classes. (Table 1—126).

COMPOSITION OF THE FAMILY.

It will be seen from table (2) at page 126 that out of 71 families, 57 families i.e., about 80 per cent. natural and 20 per cent. joint families. The average number of persons living in the family is 6.2 ; being males 1.7 females, 1.5 boys and 1.3 girls. The average number of persons living away from family is 0.8 ; 0.2 being males and 0.3 females and 0.3 boys and girls who receive regular monthly remittance from the head of the family. The size of the family inclusive of dependants living away from family is 7.0. It will be seen from table (3) at page 126 that the number of persons per family increases from 4.4 in the income group Rs. 100—150 to 6.7 in the income group Rs. 200—250, then falls to 4.6 in the next income group and again increases to 7.9 in the highest income level.

The average number of earners per family is 1.14, including the head of the family. Average number of non-earners including those living away from family is 5.86 i.e., about 16 per cent.

he family members are earners and 84 per cent. non-earners of whom about 44 per cent. are boys and girls below fifteen years of ages and about 27 per cent. are females above fifteen years of age. The number of earners per family varies from 1 to 1.45 as between the income groups. There is no female earner in any one group but the highest where the number of female earners is .10 per family (Table 4—page 127).

Some idea of the pressure of dependants on earning members can be had from Table 5—page 127. The number of dependants per earner increases from 3.8 persons in the income group Rs. 100—150 to 4.4 persons in the income group Rs. 200—250, then it decreases to 4.5 in the next higher income group and again increases to 5.5 in the highest income group. It will be seen from the table that the earner in an average family has to maintain 5.3 persons or 4.0 equivalent adults. The number of dependants per earner in the family varies from 3.0 consumption units to 4.8 consumption units between the income groups.

The proportionate excess of expenditure over income of the family declines as one goes up the income groups, while the number of earners, except for initial decrease remains nearly constant until the highest income group is reached (Table 10—page 128) where the number shows a considerable increase.

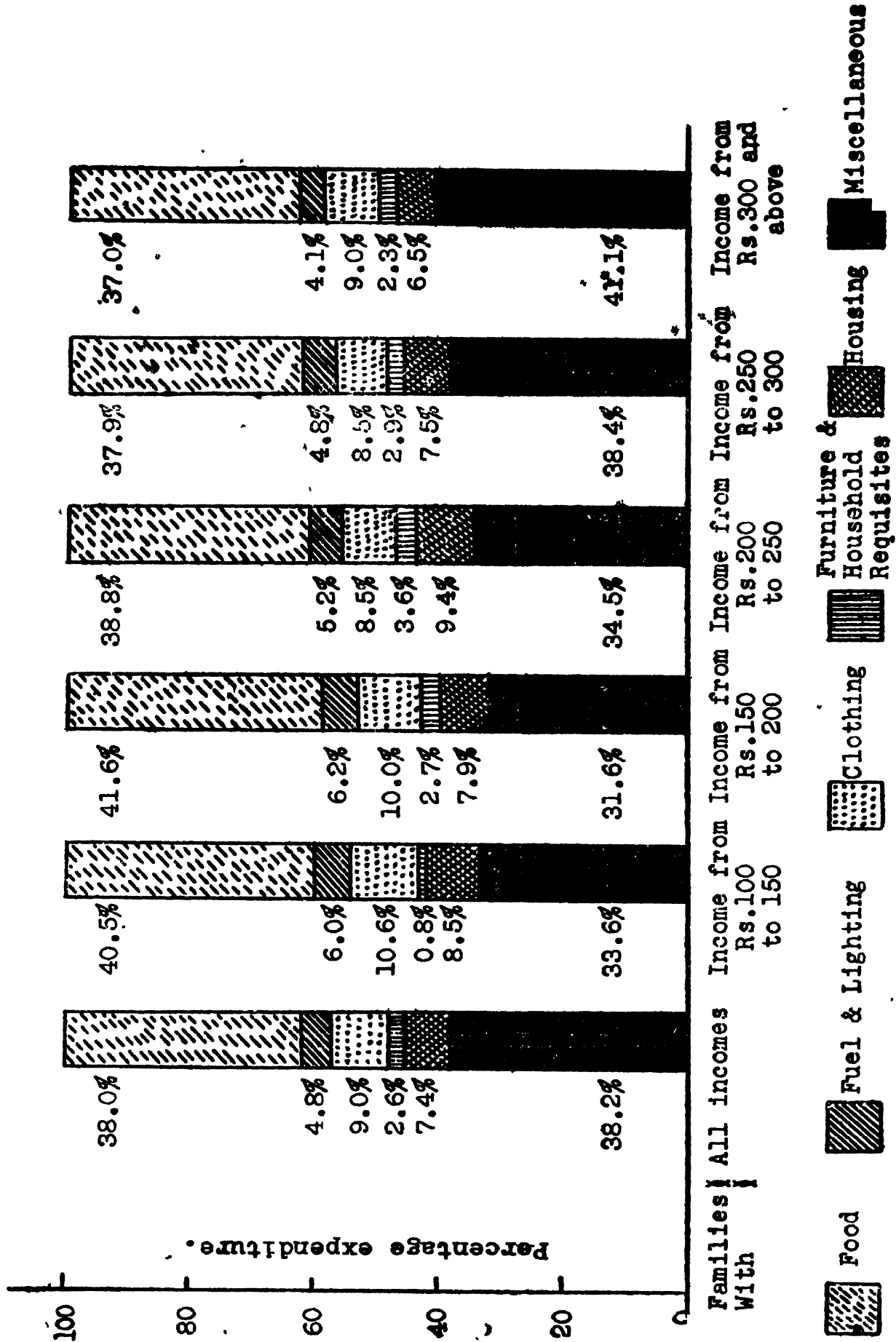
MODAL SIZE OF FAMILY.

About 28 per cent. of the families consist of 3 to 4 consumption units. They constitute the modal group, the modal value being 3.64 c. u.'s. The median value is 4.40 c. u.'s. (Table 7—page 127)

MONTHLY INCOME.

In all income groups pay and allowances account for about 90 per cent. of the family income (Table 9—page 128). The average income of the head of the family from pay and allowances is Rs. 257.9 per month from other sources such as land, investments etc. is Rs. 18.12 per month. The average earnings of other members of the family work out to Rs. 9.12 per month. The total income of the family, therefore, averages Rs. 286.1 per month. 90 per cent. of this sum on an average is derived from employment of the head of the family. The contribution of the other members of the family towards earnings is very small being about 3.5 per cent. Income from other sources such as land, investments etc. is also very small being 6.5 per cent. of which the income from land alone accounts for about 3.5 per cent. The monthly income per family varies from Rs. 126.14 to Rs. 448.2. The monthly per capita income is Rs. 30.8 in the income group Rs. 100 to 150 and Rs. 61.13 in the income group Rs. 250 to 300. In the next two income groups per capita income is Rs. 36 and Rs. 40.5 respectively. In the highest income group per capita income is Rs. 56.11. The average monthly income is Rs. 46.2 per capita or Rs. 60.10 per c. u.

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP



TOTAL MONTHLY EXPENDITURE.

The total monthly expenditure per family varies from Rs. 182-12 in the lowest income group to Rs. 417-13 in the highest and the average monthly expenditure per family is Rs. 301-8 when all income groups are taken into account. (Table below).

CHART.

Expenditure by groups.

(Figures in brackets show percentages.)

	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. AS. 73 10 (40·5)	Rs. AS. 85 15 (41·6)	Rs. AS. 105 0 (38·8)	Rs. AS. 113 8 (37·9)	Rs. AS. 154 9 (37·0)	Rs. AS. 114 9 (38·0)
Food	11 0 (6·0)	12 14 (6·2)	14 1 (5·2)	14 6 (4·8)	17 3 (4·1)	14 6 (4·8)
Fuel	19 8 (10·6)	20 11 (10·0)	22 14 (8·5)	25 9 (8·5)	37 8 (9·0)	27 5 (9·0)
Clothing	1 9 (0·8)	5 9 (2·7)	9 12 (3·6)	8 13 (2·9)	9 8 (2·3)	7 14 (2·6)
Furniture and household requisites	15 10 (8·5)	16 8 (7·9)	25 5 (9·4)	22 8 (7·5)	27 2 (6·5)	23 8 (7·4)
Housing	61 7 (33·6)	65 5 (31·6)	93 10 (34·5)	114 10 (38·4)	171 15 (41·1)	114 14 (38·2)
Miscellaneous	182 12 (100)	206 14 (100)	270 10 (100)	299 6 (100)	417 13 (100)	301 8 (100)
Total ..						

Highest percentage expenditure on food (41·6 per cent.) occurs in the income group Rs. 150-200 whereas the lowest (37·0 per cent.) occurs in the highest income group. Percentage expenditure on clothing shows a downward tendency from 10·6 per cent. in the lowest group to 2·3 per cent. in the last but one group. In the highest group it is only 9 per cent. Expenditure on housing, except for the income group Rs. 200 to 250 where the percentage expenditure is 9·4, fluctuates between 8·5 and 6·5 and is the lowest in the highest income group. This is perhaps due to the fact that most of the people in the higher income group, now occupy quarters of lower type than those they are entitled to. On the other hand, percentage expenditure on miscellaneous items which include luxury items such as toilet, amusements, holiday expenses, etc., increases with income from 31·6 per cent. in the income group Rs. 150 to Rs. 200 to 41·1 per cent. in the highest income group. Furniture and household requisites show a narrow margin of fluctuation between 2·3 and 3·6 per cent. except for the income group Rs. 100 to Rs. 150 in which expenditure on this item is only 0·8 per cent.

SURPLUS AND DEFICIT BUDGETS.

Budgets have been classified into surplus and deficit ones and their ratio to total number of budgets has been shown in the following table. It will be seen that 61 per cent. of the total number of budgets showed a deficit while only 39 per cent. showed a surplus (Table below).

Income groups.	Total budgets 1	Surplus budgets 2	Deficit budgets 3	% of (2) to (1) 4	% of (3) to (1) 5
Rs. 100 to 150	40	..	40	..	100
Rs. 150 to 200	32	..	32	..	100
Rs. 200 to 250	80	28	52	35	65
Rs. 250 to 300	40	20	20	50	50
Rs. 300 and above	92	64	28	70	30
Total ..	284	112	172	39	61

NON-REGULAR EXPENDITURE.

Three families, one in the income group Rs. 100-150 and 2 in the highest income group, have shown expenses on account of marriage. The total expenses shown on this account is little over Rs. 1,000. Purchase of new cycles has been reported in two families showing an average expenditure of Rs. 150.

An expenditure of Rs. 115 due to funeral has also been reported by one of the families. Expenditure account of the purchase of buffalo for Rs. 300 has been incurred by one of the families. Only two families in the highest income group show an average expenditure of Rs. 220 under holiday expenses. The expenditure on these items has been excluded when working out the average expenditure on different heads.

EXPENDITURE ON FOOD.

Monthly expenditure on food articles per family—percentages.

								Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Cereals	..	..	..	..	..	..	..	16.2	16.3	18.1	15.1	16.7	16
Pulses	..	..	..	..	..	..	..	4.0	3.5	3.8	3.5	3.9	4
Milk and fats	..	..	..	..	..	..	..	44.7	43.0	40.0	44.4	40.7	40
Fruits and vegetables	..	..	..	..	..	..	..	16.2	17.4	16.2	16.8	18.0	17
Condiments	..	..	..	..	..	..	..	2.7	3.5	3.8	3.5	2.6	2
Animal food	..	..	..	..	..	..	..	5.4	4.5	7.6	2.7	6.4	6
Miscellaneous	..	..	..	..	..	..	..	10.8	11.8	10.5	14.0	11.7	13
Total	..	..	..	..	..	..	..	100.0	100.0	100.0	100.0	100.0	100

From the above table, it is seen that the proportion of expenditure given to milk and fats is the highest being 40 per cent. of the total of food expenditure. Percentage of expenditure on cereals is 16.5, on fruits and vegetables 17.4, on animal food 6.1, on miscellaneous food articles 13, on pulses 4.4, and on condiments and spices 2.6 per cent. Expenditure on cereals is 16.2 per cent. in the "income group Rs. 100—150". It gradually rises to 18.1 per cent. in the income group "Rs. 200—250". Thereafter it goes down to 15.1 per cent. in the next group to rise up to 16.7 per cent. in the highest income group. There is no large variation in the percentage expenditure on milk and fats. It may be noted that the highest proportion of expenditure on this item viz., 44.7 per cent. occurs in the lowest income group.

Monthly expenditure on food articles per family.

								Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
								Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.
Cereals	..	..	..	..	..	..	..	12 4	13 14	19 1	17 1	23 14	19
Pulses	..	..	..	..	..	..	..	3 9	3 9	4 2	4 5	6 3	4 1
Milk & fats	..	..	..	..	..	..	..	32 11	37 2	41 13	49 10	62 6	46
Fruits & vegetables	..	..	..	..	..	..	..	11 12	14 12	17 2	19 5	28 0	20
Condiments	..	..	..	..	..	..	..	1 11	2 15	3 11	4 6	4 0	3
Animal food	..	..	..	..	..	..	..	3 12	4 0	8 2	3 0	9 10	6 1
Miscellaneous	..	..	..	..	..	..	..	7 15	9 11	11 1	15 13	18 8	14
Total	..	..	..	..	..	..	..	73 10	85 15	105 0	113 8	154 9	114 1

From the above table, it is found that the total monthly expenditure on food per family varies from Rs. 73-10 in the lowest income group to Rs. 154-9 in the highest. The average monthly expenditure per family, considering all the income groups, is Rs. 114-9 out of which cereals, milk and fats and fruits and vegetables together account for Rs. 85-9 i.e., more than 74 per cent. of the total expenditure on food.

Monthly expenditure on food articles per c. u.

								Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All group
								Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.
Monthly food expenditure (per family excluding outside meals)	..	..	..	..	..	..	..	72 2	83 10	103 10	108 6	149 3	110 1
Monthly food expenditure per consumption unit	..	..	..	..	..	..	..	22 5	19 8	20 14	31 8	27 2	24 1

It appears from the above table that the food expenditure per consumption unit is higher in the lowest income group than in the next two higher income groups and that in the highest income group it is less than that of the preceding one.

DIETARY HABITS

Wheat is the principal article of food. The percentage expenditure on wheat and wheat products from lowest to the highest income groups is 61, 57, 67, 65 and 56 respectively of the total expenditure on cereals. The average consumption of wheat and wheat products is about 44·0 seers per family or 9 seers per consumption unit. Rice comes next in importance. The percentage expenditure on it is 33, 38, 31, 34 and 42 respectively of the total expenditure on cereals. Consumption is about 19·7 seers per family or about 4 seers per consumption unit.

Expenditure on milk and fats is higher than that on any other food groups. Milk is the most important item of consumption under this head followed next by ghee. The percentage expenditure on milk varies between 44 per cent. and 50 per cent. while that on ghee varies between 24 per cent. and 27 per cent. of the total expenditure on milk and fats. The average monthly consumption of milk and ghee is 46·0 seers and 3·2 seers respectively per family of 4·7 consumption units.

In the "fruits and vegetables" group, vegetables play a very important part in consumption. Fruits, a very important protective food is found to be neglected. The percentage expenditure on fruits varies between the lowest and the highest income group from 13 per cent. to 32 per cent. and that on vegetables between 87 per cent. & 68 per cent. of the total expenditure on fruits and vegetables.

Potato is a major item of consumption under vegetables. The average monthly consumption of potato and onion is about 9·5 seers and 3·4 srs. respectively per family. The expenditure on animal food varies between 2·7 per cent. to 7·6 per cent. of the expenditure on food, and it shows that 'animal food' does not form an essential article of consumption in the dietary habits of the people.

Percentage expenditure on sugar, gur and raw sugar to total expenditure on food is given below :—

	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All groups
sugar, refined	2·7	4·6	3·8	2·0	2·6	2·8
sugar, raw and gur .. .	1·6	0·5	1·3	1·8	1·3	1·4
tea	1·3	1·4	1·4	1·1	1·3	1·3

Monthly consumption of sugar and raw sugar, including gur is 7 seers and 3 seers respectively per family (Tables 17 and 18, pages 130—134).

ESTIMATE OF MONEY VALUE OF MONTHLY CONCESSIONS RECEIVED PER FAMILY.

A statement showing the money value of concessions by income groups is given below :—

Items	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average all groups
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
cereals	3 7	5 15	8 9	4 4	3 10	5 0
pulses	2 10	1 0	1 8	0 12	1 5	1 6
milk .. .. .	..	..	0 9	..	0 12	0 6
ghee (including butter) .. .	1 11	1 8	..	1 0	1 11	1 2
sugar	0 7	..	..	..	..	0 1
Total	8 3	8 7	10 10	6 0	7 6	7 15

The estimated money value of monthly concessions was the lowest (Rs. 6-0) in the income group Rs. 100—300 and the highest (Rs. 10-10) in the income group Rs. 200—250. The maximum amount of concession was derived from cereals in all income groups. The next concession item of importance was "pulses" followed closely by ghee. There has been a concession of Re. 0-9 and Re. 0-12 in milk in the income groups Rs. 200—250 and Rs. 300 and above, respectively. The recipients of this concession are the employees of Indian Agricultural Research Institute, New Delhi. Average estimated value of concession per family in Delhi comes to Rs. 7-15 per month of which Rs. 5-0 is derived from cereals, Rs. 1-6 from pulses Rs. 1-2 from ghee, Rs. 0-6 from milk and Rs. 0-1 from sugar. The net result of the concession is that the average income per family is raised from Rs. 286-1 to Rs. 294-0 and average expenditure from Rs. 301-8 to Rs. 309-7. Expenditure on food rises from Rs. 114-9 to Rs. 122-8 or from 38·0 per cent. to 39·5 per cent. of the total monthly expenditure.

FUEL AND LIGHTING

The average monthly expenditure per family is Rs. 14-6. More than 80 per cent. of the expenses is covered by firewood, charcoal and soft coke.

CLOTHING.

The estimated expenditure and the average actual monthly expenditure on clothing on the basis of quarterly returns are shown in the table below for the purpose of comparison.

	Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All groups	
	Ac. Est.		Ac. Est.		Ac. Est.		Ac. Est.		Ac. Est.		Ac. Est.	
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Men's clothing ..	6 14	7 7	7 3	8 9	9 13	10 4	10 1	11 3	15 7	16 0	10 15	11
Women's clothing ..	6 4	7 11	6 15	7 9	10 2	8 3	10 9	9 5	14 3	12 2	10 10	9
Children's clothing ..	3 2	4 6	3 11	4 9	4 12	4 7	5 13	5 1	7 3	9 6	5 5	6
Total ..	16 4	19 8	17 13	20 11	24 11	22 14	26 7	25 9	36 13	37 8	26 14	2

The estimated monthly expenditure on clothing is Rs. 27-5 per family.

FURNITURE AND HOUSEHOLD REQUISITES.

The estimated and the actual expenditure on furniture and household requisites is shown in following table :—

						Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	
						Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Estimated expenditure ..	..	..	..	..	..	1 9	5 9	9 12	8 13	9 8	7
Actual expenditure ..	..	..	..	..	..	4 10	5 10	8 3	8 13	7 15	6

The estimated monthly expenditure per family is Rs. 7-14 while the actual expenditure is Rs. 6-4.

HOUSING.

About 90 per cent. families pay rent : 4 per cent. live in rent-free quarters and the remaining 6 per cent. families live in their own houses. Fifty-two of the rent-paying families pay rent to the Government Railway authorities and the remaining to private landlords. Taking into account only those families who pay rents, it is found that about 19 per cent. of the families pay rents between Rs. 5 and 15, 59 per cent. between Rs. 15 and 25, 13 per cent. between Rs. 25 and 35 and 9 per cent. between Rs. 35 and 50. (Table—12, p 129). It is found that the modal rent group is Rs. 15—19 in which there are about 45 per cent. of the families.

About 85 per cent. of families have given information regarding their residential accommodation. It will be seen from the table 13 at page 129 that 43 per cent. of them live in three-roomed houses, 32 per cent. in two-roomed houses, 18 per cent. in four-roomed houses and the remaining seven per cent. in one roomed houses. Four-roomed houses are common only in the highest income group. About 38 per cent. of the families occupying three-roomed houses falls in the highest income group.

The actual picture of overcrowding is presented more clearly in the table (14) at page 129 giving distribution of families by number of persons and number of rooms. In the two-roomed, three-roomed and four-roomed houses, percentages of families of more than six persons are respectively 37, 57 and 64.

A better insight into the degree of overcrowding is given by the distribution of families by number of persons per room given in the table below and also in table 16 at page 130.

Distribution of families by number of persons per room.

Number of persons per room ..	..	..	..	..	..	..	..	1—2	2—3	3—4	Total
Number of families ..	..	..	..	..	..	..	..	21	23	11	
Percentage of families ..	..	..	..	..	..	..	..	35.0	46.6	18.4	100

It shows that in a little less than 50 per cent. of the families there are between two and three persons to a room.

Distribution of families by number of adult male equivalents per room.

Number of equivalent adult males per room ..	..	..	..	..	..	..	..	1—2	2—3	3—4	Total
Number of families ..	..	..	..	..	..	..	..	40	17	3	
Percentage of families ..	..	..	..	..	..	..	..	66.6	28.3	5.1	100

The percentage of families between 1 and 2 equivalent adult males to a room—is found to be about 67.

EXPENDITURE ON MISCELLANEOUS ITEMS.

The total monthly expenditure 'on miscellaneous items' varies from Rs. 61-7 in the income group Rs. 100-150 to Rs. 171-15 in the highest. The average monthly expenditure per family amounts to Rs. 114-14 or 38 per cent.

Services.—Expenditure on domestic servants, varies from Rs. 1-7 to Rs. 6-15 per month per family. Washerman's charges range from Rs. 2-8 to Rs. 5-13. The total monthly expenditure on services varies from Rs. 7-12 to Rs. 16-12. The average monthly expenditure per family on this item is Rs. 12-12 or about 11 per cent. of the total expenditure on this group.

Children's education.—The monthly expenditure varies from Rs. 10-11 to Rs. 22-10 per family. The average monthly expenditure per family on this account is Rs. 14-13 i.e., about 12 per cent. of the total miscellaneous expenditure.

Religious ceremonies.—The average monthly expenditure on this item is Rs. 3-11.

Toilet requisites and other necessities.—The average monthly expenditure on toilet requisites is Rs. 2-2 or 1·8 per cent. As between the lowest and the highest income groups the monthly expenditure varies from Re. 0-13 to Rs. 3. Other necessities such as washing soap, tooth brush and tooth powder or paste account for the expenditure ranging from Rs. 1-8 to Rs. 3-13. The average monthly expenditure on them is Rs. 2-13 per family.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0-5 to Rs. 2-15 per family while that on entertainments from Re. 0-4 to Rs. 2-8. The average monthly expenditure on both is Rs. 3-2 per family.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-5 to Re. 0-13; the average monthly expenditure per family is Re. 0-9.

Postage.—The monthly expenditure on postage varies from Re. 0-11 to Rs. 1-9 per family.

Medical charges.—The monthly expenditure on this item varies from Rs. 4-3 to Rs. 9-1 or is, on average Rs. 7-2 per family.

Holiday expenses.—The average monthly expenditure is Rs. 5-14 per family.

Travelling.—The average expenditure per family is Rs. 2-11. Monthly expenditure is the lowest in the highest income group and the highest in the income group Rs. 150-200.

Maintenance of own conveyance.—Public conveyance being inadequate in Delhi people have to depend mainly on cycles as means of conveyance; so the expenses under the head form a regular feature in almost all the budgets. Monthly expenditure per family is the lowest in the income group Rs. 150—200 and the highest in the last income group. Average monthly expenditure amounts to Rs. 1-11 only.

Taxes.—The monthly payment of taxes varies from Re. 0-11 in the income group Rs. 150—200 to Rs. 11-10 in the highest income group. The monthly average for all families is Rs. 5-14 or nearly 5 per cent.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 28-11 per family or 22 per cent. The amount of Provident Fund contribution increases from Rs. 7-15 in the income group Rs. 150—200 to Rs. 34-9 in the highest. Insurance premium rises from Rs. 1-4 in the income group Rs. 150—200 to Rs. 13-14 in the highest income group. The amount of Provident Fund contribution and insurance premium in respect of income group Rs. 100—150 are Rs. 11-8 and Rs. 1-6 respectively.

Remittances.—The average monthly remittance comes to about Rs. 6-1. It varies from Re. 0-3 in the income group Rs. 100—150 to Rs. 10-14 in the highest income group.

Pansupari.—The average monthly expenditure per family is Rs. 1-10 and varies from Re. 1-0 to Rs. 2-2 between the income groups.

Cigarettes and tobacco.—The monthly expenditure on cigarettes per spending family is Rs. 2 and on tobacco Re. 0-6. The average monthly expenditure on cigarette and tobacco is Rs. 2-6 or 2·1 per cent. for all families and varies between Re. 0-7 to Rs. 3-9.

Debt disbursement.—About 40 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 5-13 only which is about 2 per cent. of the average monthly income of the family. Taking only the indebted families, the average monthly payment towards debt disbursements is Rs. 14-12 only which is about 5 per cent. of the average monthly income. It is seen from table (11) at page 128 that the percentage of families in debt decreases from 60 per cent. in the lowest income group to 30 per cent. in the income group Rs. 250—300. The percentage then goes up to 43 per cent. in the highest income group. The ratio of debt disbursement to monthly income is the highest in the lowest income group and the lowest in the income group Rs. 250—300.

TABLE 10.
Distribution of budgets by income and expenditure classes.
Expenditure group.

Income groups	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above	Total
Rs. 100 to 125..	..	8	4	4	..	..	..	..	..
Rs. 125 to 150..	4	8	4	..	4	4	..	
Rs. 150 to 175..	8	..	..	..	..	4	..	
Rs. 175 to 200..	4	8	4	..	..	4	
Rs. 200 to 225..	12	8	4	..	..	12	
Rs. 225 to 250..	4	4	8	..	12	16	
Rs. 250 to 275..	4	..	..	8	..	
Rs. 275 to 300	4	..	6	4	12	
Rs. 300 & above	4	..	88	
Total	..	8	16	32	32	16	16	32	132	2

TABLE 2.
Percentage of natural families and joint households by income groups.

Income groups								Number of budgets	Number of families .	Percentage			
										Natural families	Joint households		
Rs. 100 to 150	..	..	..	..	..	..	..	40	10	80	20	
Rs. 150 to 200	..	..	..	..	..	..	..	32	8	75	25	
Rs. 200 to 250	..	..	..	..	..	..	..	80	20	75	25	
Rs. 250 to 300	..	..	..	..	..	..	..	40	10	70	30	
Rs. 300 & above	..	..	..	..	..	..	..	92	23	91	9	
All groups								..	284	71	80	20	

TABLE 3.
Average size and composition of family.

Income groups					Number of budgets	Number of families	Average number of persons				Average size of family in o. u's	
							Total	Adults		Children		
								Male	Female	Male		Female
Rs. 100 to 150	..	..	..	..	40	10	4.16	1.25	1.43	0.60	.88	3.4
Rs. 150 to 200	..	..	..	..	32	8	5.76	1.40	1.60	1.16	1.60	4.0
Rs. 200 to 250	..	..	..	..	80	20	6.71	1.75	1.70	1.71	1.55	5.0
Rs. 250 to 300	..	..	..	..	40	10	4.55	1.65	1.25	1.00	0.65	3.4
Rs. 300 & above	..	..	..	..	A 92	23	7.93	2.03	1.90	2.10	1.90	5.4
All groups					284	71	6.20	1.70	1.70	1.50	1.30	4.7

TABLE 4.

Average number of earners per family.

Income groups								Total		Average number of earners		
								Families	Budgets	Males	Females	Total
100 to 150	..	..	..	..	..	..	..	10	40	1.10	..	1.10
150 to 200	..	..	..	..	..	..	..	8	32	1.00	..	1.00
200 to 250	..	..	..	..	..	..	..	20	80	1.05	..	1.05
250 to 300	..	..	..	..	..	..	..	10	40	1.00	..	1.00
300 & above	..	..	..	..	..	..	..	23	92	1.35	0.10	1.45
All groups								71	284	1.14	..	1.14

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups								Number of		Average size of family		Average number of earners per family	Average number per family earner	
								Families	Budgets	Persons	C. u's		Persons	C. u's
100 to 150	..	..	..	..	..	..	..	10	40	4.16	3.30	1.10	3.8	3.00
150 to 200	..	..	..	..	..	..	..	8	32	5.76	4.40	1.00	5.76	4.40
200 to 250	..	..	..	..	..	..	..	20	80	6.71	5.02	1.05	6.30	4.8
250 to 300	..	..	..	..	..	..	..	10	40	4.55	3.55	1.00	4.55	3.55
300 & above	..	..	..	..	..	..	..	23	92	7.93	5.70	1.45	5.5	4.0
Total : all groups								71	284	6.20	4.70	1.14	5.3	4.0

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups								Number of persons						
								2-3	3-4	4-5	5-6	6-7	7-8	8 & above
100 to 150	..	..	..	..	..	..	..	10.0	20.0	40.0	10.0	20.0	..	..
150 to 200	..	..	..	..	..	..	..	..	25.0	12.5	12.5	12.5	12.5	25.0
200 to 250	..	..	..	..	..	..	..	..	10.0	20.0	15.0	15.0	15.0	25.0
250 to 300	..	..	..	..	..	..	..	10.0	10.0	40.0	10.0	30.0	..	..
300 & above	..	..	..	..	..	..	..	..	8.7	4.3	17.4	4.3	17.4	47.9

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups								Consumption units						
								2-3	3-4	4-5	5-6	6-7	7-8	8 & above
100 to 150	..	..	..	..	..	..	..	30.0	40.0	20.0	10.0	..	..	..
150 to 200	..	..	..	..	..	..	..	25.0	25.0	12.5	12.5	25.0	..	..
200 to 250	..	..	..	..	..	..	..	10.0	25.0	20.0	20.0	10.0	10.0	5.0
250 to 300	..	..	..	..	..	..	..	10.0	60.0	30.0	..	..	..	..
300 & above	..	..	..	..	..	..	..	4.3	13.0	26.2	8.7	26.2	12.9	8.7
								12.7	28.2	22.5	11.3	14.1	7.0	4.2

TABLE 8.
Average monthly income and expenditure by income groups.

Income groups	Average size of family in c.u.'s	Monthly income per family	Regular monthly expenditure		Income per c.u.	Def p. e.
			Per family	Per c.u.		
Rs. 100 to 150	3.3	Rs. As. 126 14	Rs. As. 182 12	Rs. As. 55 6	Rs. As. 38 7	1
Rs. 150 to 200	4.4	175 9	206 14	47 0	40 0	
Rs. 200 to 250	5.0	225 14	270 10	54 3	45 3	
Rs. 250 to 300	3.6	281 5	299 6	83 3	78 2	
Rs. 300 & above	5.7	448 2	417 13	73 5	78 9	(S)
All groups ..	4.7	286 1	301 8	64 2	60 10	

TABLE 9.
Pattern of aggregate monthly income by sources per specified income groups.

Income groups	Number of		Total monthly income of the family	Monthly salary of the head of the family	Monthly War/Dearness allowances etc. of the head of the family	Salary and allowances of the members of the family	Mo inc from oth sou
	Budgets	Families					
Rs. 100 to 150	40	10	Rs. As. 126 14	Rs. As. 96 7	Rs. As. 25 14	Rs. As. 3 5	Rs
Rs. 150 to 200	32	8	175 9	133 2	32 13	..	
Rs. 200 to 250	80	20	225 14	166 6	37 5	9 6	
Rs. 250 to 300	40	10	281 5	199 10	47 10	..	
Rs. 300 & above	92	23	448 2	312 2	87 7	20 7	
Total: all groups ..	284	71	286 1	204 11	52 14	9 12	

TABLE 10
Expenditure in relation to income.

	Income groups				
	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs and s
Total expenditure per month (Rs. As.)	182 12	206 14	270 10	299 6	41
Monthly income (Rs. As.)	126 14	175 9	225 14	281 5	44
Total expenditure per month divided by monthly income	1.4	1.2	1.2	1.1	
Number of salary-earners per family	1.1	1.0	1.05	1.0	

TABLE 11.
Analysis of indebtedness.

Income groups	Number studied		No. of families in debt	Per-centage of 4 to 2	Average indebtedness per family		Average monthly income	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt	All families		Families in debt	A fai
1	2	3	4	5	6	7	8	9	
Rs. 100 to 150	10	40	6	60	Rs. As. 12 14	Rs. As. 7 12	Rs. As. 126 14	% 10.1	
Rs. 150 to 200	8	32	3	37	12 4	4 10	175 9	7.0	
Rs. 200 to 250	20	80	6	30	17 5	5 3	225 14	7.7	
Rs. 250 to 300	10	40	3	30	7 11	2 5	281 5	2.7	
Rs. 300 & above	23	92	10	43	17 11	7 1	448 2	3.9	
All groups ..	71	284	28	40	14 12	5 13	286 1	5.1	

TABLE 12.
Frequency distribution of families paying rent.

Delhi

Income groups						Rs. 5 to 9	Rs. 10 to 14	Rs. 15 to 19	Rs. 20 to 24	Rs. 25 to 29	Rs. 30 to 34	Rs. 35 to 39	Rs. 40 to 44	Rs. 45 to 49	Rs. 50 & over	Total no. of families paying rent
a. 100 to 150	..	..	..	..	..	3	2	3	1	..	..	..	..	..	..	9
a. 150 to 200	..	..	..	..	..	1	3	4	..	..	..	..	..	..	..	8
a. 200 to 250	..	..	..	..	..	..	1	9	2	..	1	2	1	1	..	17
a. 250 to 300	..	..	..	..	..	..	..	3	1	2	..	..	..	..	..	6
a. 300 & above	..	..	..	..	..	..	2	9	5	2	3	..	1	1	..	23
Total						4	8	28	9	4	4	2	2	2	..	63

TABLE 13.
Frequency distribution of families by number of rooms and income groups.

Income groups						Number of families having the undermentioned number of rooms				
						One	Two	Three	Four	Total
a. 100 to 150	..	..	..	..	..	1	3	4	..	8
a. 150 to 200	..	..	..	..	..	..	3	3	1	7
a. 200 to 250	..	..	..	..	..	2	6	6	2	16
a. 250 to 300	..	..	..	..	..	1	3	3	1	8
a. 300 & above	..	..	..	..	..	..	4	10	7	21
Total						4	19	26	11	60

TABLE 14.
Frequency distribution of families by number of persons and number of rooms.

Number of persons						Number of families having rooms				Total	Average no. of rooms per family	Average no. of persons per room
						One	Two	Three	Four			
0	..	..	..	..	..	1	..	1	..	2	2.0	1.0
1	..	..	..	..	..	1	1	3	1	6	2.7	..
2	..	..	..	..	..	1	5	6	1	13	2.5	..
3	..	..	..	..	..	..	6	1	2	9	2.5	2.0
4	..	..	..	..	..	1	3	3	..	7	2.3	2.0
5	..	..	..	..	..	..	1	2	2	5	3.2	2.2
6	..	..	..	..	..	..	2	4	1	7	2.3	3.5
7	..	..	..	..	..	..	..	1	2	3	3.7	2.5
8	..	..	..	..	..	..	..	2	2	4	3.5	2.8
9 or ten	..	..	..	..	..	..	1	3	..	4	2.7	4.0
Total						4	19	28	11	60	2.7	2.2

TABLE 15.

Delhi

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units						Number of families having rooms				Total	Average no. of rooms per family	Average no. of consumption unit per room
						One	Two	Three	Four			
Two	..	..	..	..	..	2	1	3	..	6	2.2	0.9
Three	..	..	..	..	..	1	2	6	2	11	2.8	1.1
Four	..	..	..	..	..	1	11	3	1	16	2.2	1.8
Five	..	..	..	..	..	..	1	5	1	7	3.0	1.7
Six	..	..	..	..	..	..	3	2	3	8	3.0	2.0
Seven	..	..	..	..	..	..	1	4	2	7	3.1	2.2
Eight	..	..	..	..	..	..	..	..	2	2	4.0	2.0
Nine	..	..	..	..	..	..	..	2	..	2	3.0	3.0
Ten	..	..	..	..	..	..	..	1	..	1	3.0	3.3
Total	..	..	..	..	..	4	19	26	11	60	2.7	1.7

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping (by income group).

Income groups								All		Self owned		Rented	
								P	F	P	F	P	F
Rs. 100 to 150	..	..	..	..	..	..	..	1.7	75.4	1.5	67.0	1.7	76.2
Rs. 150 to 200	..	..	..	..	..	..	..	2.3	61.4	..	..	2.3	61.4
Rs. 200 to 250	..	..	..	..	..	..	..	2.6	44.3	..	..	2.6	44.3
Rs. 250 to 300	..	..	..	..	..	..	..	1.7	71.3	1.0	100.0	1.9	67.5
Rs. 300 & above	..	..	..	..	..	..	..	2.4	54.6	..	..	2.4	54.6

P = Average number of persons sleeping in a room.

F = Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities								Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average for all groups
								2	3	4	5	6	7
1								Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Cereals—</i>													
Rice	..	..	..	..	..	..	..	4 6	5 4	6 6	5 11	11 1	7 3
Wheat	..	..	..	..	..	..	..	6 3	7 12	10 8	9 0	10 4	9 5
Wheat flour	..	..	..	..	..	..	..	0 12	..	1 5	0 9	2 1	1 4
Broad	..	..	..	..	..	..	..	0 4	..	0 11	1 1	1 8	0 14
Other wheat products	..	..	..	..	..	..	..	0 3	0 2	0 3	0 7	0 8	0 5
Other cereals	..	..	..	..	..	..	..	0 14	0 12	0 6	0 5	0 8	0 8
Total	..	..	..	..	..	..	..	12 4	13 14	19 1	17 1	25 14	19 7

TABLE 17—*contd.*
Average monthly expenditure per family by items—*contd.*

Delhi

1								2	3	4	5	6	7
								Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Total ..								3 9	3 9	4 2	4 5	6 3	4 10
<i>d fats—</i>													
Milk .. .. .	..	..	..	..	..	..	..	13 10	18 8	19 10	22 5	30 15	21 14
Gard .. .. .	..	..	..	..	..	..	..	0 13	0 11	2 2	1 13	1 5	1 8
Butter .. .. .	..	..	..	..	..	..	..	1 4	0 3	0 10	3 3	2 5	1 9
Ghee .. .. .	..	..	..	..	..	..	..	12 5	11 10	10 7	14 9	15 11	13 3
Vanaspoti .. .. .	..	..	..	..	..	..	..	2 5	2 5	6 4	3 6	6 3	4 13
Ringelly oil .. .. .	..	..	..	..	..	..	..	0 7	0 6	0 5	2 8	1 10	1 1
Mustard oil .. .. .	..	..	..	..	..	..	..	1 15	3 7	2 7	1 14	4 5	2 2
Total ..								33 11	37 2	41 13	49 10	62 6	46 2
<i>s and vegetables—</i>													
Fruits .. .. .	..	..	..	..	..	..	..	2 4	2 5	5 0	5 9	8 11	5
Potatoes .. .. .	..	..	..	..	..	..	..	2 6	3 14	3 1	3 3	5 5	3 11
Onions .. .. .	..	..	..	..	..	..	..	0 13	0 8	0 11	1 2	0 15	0 13
Green leaf vegetables .. .. .	..	..	..	..	..	..	..	1 3	1 4	..	2 8	3 15	1 12
Other vegetables .. .. .	..	..	..	..	..	..	..	5 0	6 13	8 6	6 15	9 2	8 5
Total ..								11 12	14 12	17 2	19 5	28 0	20 0
<i>iments—</i>													
Salt .. .. .	..	..	..	..	..	..	..	0 3	0 4	0 5	0 6	0 6	0 5
Chillies .. .. .	..	..	..	..	..	..	..	0 3	0 7	0 4	0 11	0 14	0 7
Other condiments .. .. .	..	..	..	..	..	..	..	1 5	2 4	3 2	2 10	2 9	2 4
Pickles .. .. .	..	..	..	..	..	..	..	..	..	..	0 11	0 3	..
Total ..								1 11	2 15	3 11	4 6	4 0	3 0
<i>al food—</i>													
Goat's meat .. .. .	..	..	..	..	..	..	..	2 0	1 1	4 12	1 9	2 5	2 9
Beef .. .. .	..	..	..	..	..	..	..	..	..	..	1 0	..	0 2
Fish .. .. .	..	..	..	..	..	..	..	1 6	2 10	1 12	0 3	5 10	2 13
Eggs .. .. .	..	..	..	..	..	..	..	0 6	0 5	1 10	0 13	1 11	0 11
Total ..								3 12	4 0	8 2	3 0	9 10	6 3
<i>ellaneous—</i>													
Tea .. .. .	..	..	..	..	..	..	..	0 15	1 3	1 8	1 3	2 0	1 8
Coffee .. .. .	..	..	..	..	..	..	..	0 5	..	0 4	0 12	0 11	0 7
Sugar, refined .. .. .	..	..	..	..	..	..	..	1 13	3 12	3 13	2 7	4 0	3 6
Raw sugar .. .. .	..	..	..	..	..	..	..	1 5	0 9	1 7	2 0	2 2	1 10
Sweetmeat .. .. .	..	..	..	..	..	..	..	1 13	1 11	1 14	2 10	3 6	2 7

Delh

TABLE 17—contd.
Average monthly expenditure per family by items— contd.

1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—contd.</i>						
Biscuits	0 4	0 3	0 13	1 11	0 15	0 11
Food bought and consumed away from home	1 8	2 5	1 6	5 2	5 6	4 1
Total ..	7 15	9 11	11 1	15 13	15 8	14
Total : all food ..	73 10	85 15	105 0	113 8	154 9	114
<i>Fuel and lighting—</i>						
Firewood	3 9	3 1	2 7	2 15	1 14	2
Charcoal	4 2	4 3	5 9	5 1	6 12	5
Soft coke	1 2	1 11	2 14	1 14	2 8	2
Kerosene oil	0 6	0 1	0 5	0 5	0 2	0
Match box	0 5	0 5	0 6	0 7	0 6	0
Lamp, chimney, etc. .. .. .	..	..	0 1	0 4	0 2	..
Electricity (lighting)	1 8	3 0	2 2	2 11	2 7	2
Others .. .. .	..	0 9	0 5	0 13	1 0	0
Total ..	11 0	12 14	14 1	14 6	17 3	14
<i>Clothing—</i>						
Men	7 7	8 9	10 4	11 3	16 0	11
Women	7 11	7 9	8 3	9 5	12 2	9
Children	4 6	4 9	4 7	5 1	9 6	6
Total ..	19 8	20 11	23 14	25 9	37 8	27
<i>Furniture and household requisites—</i>						
Total ..	1 9	5 9	9 12	8 13	9 8	7
<i>Housing—</i>						
Total ..	15 10	16 8	25 5	22 8	27 2	22
<i>Miscellaneous—</i>						
Servants	1 7	2 7	4 2	6 15	5 0	4
Washerman	2 2	2 8	4 11	5 4	5 12	4
Barber	0 15	1 1	1 3	1 1	1 3	1
Shaving requisites	0 12	0 3	0 5	0 12	0 10	0
Cobbler	0 6	0 13	0 12	0 15	1 5	0
Sweeper	1 1	1 0	0 15	1 12	1 4	1
Children's education	10 11	11 5	12 0	11 0	22 10	14
Religious ceremonies	1 9	3 14	3 1	1 4	6 3	3
Washing soap	1 2	1 6	1 11	1 14	2 10	1
Toilet soap	0 12	0 8	1 0	1 0	1 2	1

TABLE 17—concl'd.

Delhi

Average monthly expenditure per family by items—concl'd.

1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—cont'd.</i>						
Other toilet requisites	0 11	0 5	1 5	0 4	1 14	1 2
Tooth brush	0 1	0 2	0 5	0 8	0 5	0 5
Tooth powder	0 5	0 5	0 9	0 14	0 14	0 10
Newspaper	0 5	0 13	1 5	1 8	2 15	1 11
Entertainment	0 4	1 1	0 9	2 8	2 5	1 7
Club subscription	0 5	7.	0 8	0 11	0 13	0 9
Postage	0 11	0 11	1 3	1 2	1 9	1 3
Medical attendance }	4 3	5 7	7 4	7 5	9 1	7 2
Medicines }						
Holiday expenses	0 10	0 9	3 13	11 6	9 5	5 14
Travelling from and to place of work	1 3	3 0	2 9	2 11	1 0	2 11
Maintenance of own conveyance }	1 12	0 13	1 4	1 0	2 10	1 11
Cycles—repairs }						
Radio—repairs etc. .. .. .	..	..	..	..	0 10	0 13
Taxes .. .. .	..	0 11	3 3	8 3	11 10	5 14
Provident fund	11 8	7 15	11 10	15 7	34 9	19 3
Insurance	1 6	1 4	3 13	15 4	13 14	9 8
Remittances to dependants	0 3	2 4	6 7	2 15	10 14	6 1
Interest on loans & repayment of loan	7 11	4 10	4 15	2 5	7 10	5 13
Marriage presents	2 1	3 14	0 10	..	0 3	1 3
Pansapari	1 6	1 0	1 13	1 1	2 2	1 10
Cigarettes	2 15	0 4	1 14	3 7	1 11	2 0
Tobacco	0 5	0 3	0 7	0 2	0 7	0 6
Flowers	0 5	0 1	0 1	..	..	..
Charity	0 2	1 2	0 13	1 2	2 10	1 6
Other miscellaneous	1 5	1 12	2 10	3 1	5 4	3 4
Total ..	61 7	65 5	93 10	114 10	171 15	114 14

TABLE 18.

Quantity consumed per family.

	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	1	2	3	4	5	6
<i>Grains and pulses.—</i>						
Rice (Srs.)	9.60	15.50	21.00	13.50	25.82	19.66
Wheat (Srs.)	31.10	40.00	42.20	38.00	42.75	38.75
Wheat flour (Srs.)	2.50	2.08	5.00	1.91	7.00	4.53
Other wheat products (Srs.)	0.50	0.33	0.50	1.0	1.25	0.81
Other cereals (Srs.)	3.8	2.00	2.00	1.65	2.00	2.23
Pulses (Srs.)	11.00	7.75	10.00	10.6	8.75	9.57
<i>Oils and fats.—</i>						
Milk (Srs.)	28.15	53.00	40.00	43.85	58.50	46.03
Gurd (Srs.)	1.08	1.00	2.83	2.42	1.75	1.97

TABLE 18—*contd.*
Quantity consumed per family—*contd.*

							1	2	3	4	5	6
<i>Milk and fats—contd.</i>												
Butter	(Lb.)	..	..	..	..	..	0.50	..	0.25	1.27	1.00	0.4
Ghee	(Srs.)	..	..	..	..	..	3.17	4.00	2.60	2.65	3.75	3.2
Vanaspathi	(Lb.)	..	..	..	..	..	1.35	1.00	4.00	2.00	3.54	2.8
Gingelly oil	(Srs.)	..	..	..	..	..	0.32	0.50	0.23	1.20	1.00	0.4
Cocoanut oil	(Srs.)	..	..	..	..	..	..	..	..	0.50	..	..
Mustard oil	(Srs.)	..	..	..	..	..	1.50	3.00	2.25	0.75	3.70	2.4
<i>Fruits and vegetables.—</i>												
Potato	(Srs.)	..	..	..	..	..	7.00	10.50	7.70	6.50	13.00	9.4
Onion	(Srs.)	..	..	..	..	..	3.75	2.50	2.75	4.05	4.00	3.4
<i>Condiments and spices.—</i>												
Salt	(Srs.)	..	..	..	..	..	2.00	2.00	2.60	3.00	2.62	2.2
<i>Animal food.—</i>												
Goat's meat	(Srs.)	..	..	..	..	..	0.65	0.71	3.31	0.63	1.50	1.7
Other mutton	Srs.)	..	..	..	..	..	0.20	..	..	..	..
Fish	(Srs.)	..	..	..	..	..	0.85	1.5	1.00	0.15	3.21	1.4
Eggs	(No.)	..	..	..	..	..	3.00	2.00	13.0	3.0	13.00	6.0
<i>Miscellaneous.—</i>												
Tea	(Lb.)	..	..	..	..	..	0.85	0.87	0.85	0.66	1.00	0.8
Coffee	(Srs.)	..	..	..	..	..	0.20	..	0.20	0.50	0.33	0.2
Sugar, refined	(Srs.)	..	..	..	..	..	4.70	7.50	8.00	3.40	8.37	6.9
Sugar, raw	(Srs.)	..	..	..	..	..	..	0.25	..	1.42	1.85	0.8
Gur	(Srs.)	..	..	..	..	..	1.65	1.00	2.90	1.14	2.37	2.0
							<i>Composition of family.</i>					
Men	..	..	..	..	..	..	1.2	1.4	1.8	1.6	2.0	1.7
Women	..	..	..	..	..	..	1.4	1.6	1.7	1.2	1.9	1.7
Boys	..	..	..	..	..	..	0.6	1.2	1.7	1.0	2.1	1.5
Girls	..	..	..	..	..	..	0.9	1.6	1.5	0.7	1.9	1.3
Total							4.1	5.8	6.7	4.5	7.9	6.2

TABLE 19.
Summary of budgets received from middle class families.

				November, 1945		February, 1946		May, 1946		August, 1946	
				All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
				1	2	3	4	5	6	7	8
1. Number of families	..	..	..	150	71	118	71	98	71	82	71
2. Number of persons per family—											
Men (15 years and above)	..	..	..	1.8	1.8	1.8	1.7	1.8	1.7	1.8	1.7
Women (15 years and above)	..	..	..	1.7	1.6	1.6	1.6	1.6	1.6	1.6	1.6
Boys (below 15 years)	..	..	..	1.5	1.6	1.5	1.5	1.7	1.7	1.6	1.6
Girls (below 15 years)	..	..	..	1.4	1.4	1.3	1.3	1.4	1.3	1.3	1.3
Total	..	..	..	6.4	6.4	6.2	6.1	6.5	6.3	6.2	6.2

TABLE 19—*contd.*
Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Average monthly income per family	300 4	327 11	300 2	283 0	306 3	310 1	355 15	302 10
Average monthly rent	18 2	10 6	18 9	19 5	18 8	18 12	17 5	17 11
Average monthly expenditure per house-hold on food :								
<i>Cereals—</i>								
Rice	8 4	8 9	7 4	6 13	7 10	8 2	7 11	8 0
Wheat	9 4	8 1	9 1	9 9	10 2	9 10	9 3	9 6
Wheat flour	1 7	1 7	1 11	1 10	1 7	1 9	0 13	0 11
Poond	1 0	1 6	0 14	0 9	0 9	0 11	0 13	0 12
Other wheat products	0 5	0 8	0 13	0 13	0 4	0 4	0 3	0 3
Other cereals	0 3	0 2	0 8	0 5	0 1	0 3	0 2	0 2
Total ..	20 7	20 1	20 3	19 11	20 1	20 7	18 13	19 2
<i>Grains—</i>								
Total ..	4 11	4 10	5 0	4 12	4 15	4 10	5 2	4 15
<i>Milk and fats.—</i>								
Milk	23 11	22 4	21 3	19 13	22 2	21 12	23 1	23 7
Curd	1 4	1 2	1 7	1 5	1 11	1 6	1 6	1 4
Butter	2 3	2 5	2 3	2 15	1 8	1 9	1 11	1 9
Ghee	14 4	15 5	15 10	13 2	12 12	11 9	12 4	13 5
Vanaspati	4 13	4 10	4 2	4 11	4 13	4 5	4 6	4 9
Gingelly oil	0 15	1 6	0 12	1 2	0 11	0 12	0 15	1 1
Cocoanut oil	0 9	0 10	0 7	0 8	0 8	0 9	0 13	0 13
Mustard oil	2 15	2 0	3 3	2 15	2 15	3 2	3 3	3 4
Total ..	50 10	49 10	48 15	46 7	47 0	45 0	47 11	49 4
<i>Fruits and vegetables.—</i>								
Fruits	6 0	6 9	6 5	5 12	5 7	4 9	6 2	6 9
Potatoes	5 6	5 5	3 11	3 4	3 4	3 5	4 10	4 10
Onions	1 4	1 3	0 15	0 14	0 12	0 13	0 11	0 9
Green leaf vegetables	3 7	3 7	3 3	2 0	2 6	2 0	2 12	3 0
Other vegetables	6 10	7 5	6 0	6 3	6 10	7 2	6 14	7 2
Total ..	22 11	23 13	20 2	18 1	18 7	17 13	21 1	21 14
<i>Condiments and spices.—</i>								
Salt	0 6	0 6	0 5	0 5	0 6	0 6	0 5	0 5
Chillies	0 10	0 11	0 11	0 11	0 11	0 11	0 12	0 12
Turmeric	0 4	0 5	0 4	0 4	0 5	0 5	0 6	0 4
Tamarind	0 3	0 3	0 3	0 4	0 3	0 3	0 6	0 4
Mustard	0 2	0 2	0 1	0 1	0 2	0 2	0 1	0 1
Other condiments	1 0	1 2	1 5	1 11	1 8	1 5	1 5	1 4
Pickles	0 5	0 5	0 3	0 6	0 4	0 5	0 3	0 3
Total ..	2 14	3 2	3 0	3 10	3 7	3 5	3 6	3 1

TABLE 19—contd.

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Animal food.—</i>								
Goat's meat	4 0	4 5	2 15	2 11	2 1	1 9	1 11	1 8
Other mutton	0 6	0 6	0 5	0 5	..	..	..	..
Fowl	0 4	0 6	..	0 1	..	..	..	..
Beef	0 4	0 3	0 2	0 3	0 4	0 6	0 1	..
Fish	3 7	2 12	3 2	2 15	2 15	3 1	2 5	2 8
Eggs	2 0	2 1	1 9	1 12	0 7	0 8	0 9	0 10
Total ..	10 5	10 1	8 1	7 15	5 11	5 8	4 10	4 8
<i>Miscellaneous—</i>								
Tea	1 14	2 1	1 12	1 10	1 5	1 7	1 8	0 12
Coffee	0 7	0 8	0 6	0 9	0 7	0 7	0 6	0 7
Cocoa	0 1	0 2	0 1	0 1	..	..	0 1	0 1
Sugar, refined	3 11	3 15	3 9	3 8	3 6	3 0	0 3	3 8
Sugar, raw	0 9	0 9	0 10	0 10	1 2	1 3	0 13	0 12
Gur	0 12	0 13	1 0	0 15	1 0	1 0	0 7	0 9
Sweetmeats	3 6	3 1	2 9	2 4	2 3	0 2	2 3	2 3
Biscuits	1 9	1 14	1 4	0 15	1 3	0 11	0 14	0 13
Canned food	0 3	0 4	0 4	0 3	0 5	0 6	0 6	0 7
Aerated water	0 2	0 2	0 2	0 1	0 7	0 6	0 2	0 2
Others .. .. .	..	..	..	..	0 1	0 1	..	0 1
Food bought and consumed away from home ..	2 4	2 5	2 8	1 15	2 8	2 13	2 11	3 0
Total ..	14 14	15 10	14 1	12 11	13 15	11 8	9 10	12 1
Total: all food ..	126 8	126 15	119 6	113 3	113 8	108 3	110 5	115 4
<i>Average monthly expenditure on fuel and lighting—</i>								
Firewood	2 10	2 14	3 2	2 3	2 6	2 5	1 12	1 12
Charcoal	6 8	6 2	6 4	6 6	5 7	5 10	4 11	4 4
Soft coke	3 0	3 2	2 13	2 15	2 15	2 11	2 5	2 7
Steam coal	0 1	0 2	..	..	..	..	..	..
Kerosene	0 4	0 3	0 4	0 4	0 2	0 2	0 3	0 3
Match box	0 7	0 7	0 6	0 6	0 7	0 6	0 6	0 5
Lamp and chimney	0 4	0 4	0 5	0 3	0 1	0 2	0 2	0 2
Electricity (lighting)	3 5	3 8	2 11	2 9	3 3	3 0	3 1	3 4
Others .. .. .	..	..	0 7	0 7	0 6	0 7	0 7	0 6
Total ..	16 7	16 10	16 4	15 5	14 15	14 11	12 15	12 11
<i>Average monthly expenditure on clothing—</i>								
Men	14 2	15 11	11 7	12 7	12 14	12 2	7 0	9 3
Women	7 9	6 6	10 2	8 14	8 9	9 8	8 7	6 3
Children	5 1	4 3	6 0	7 1	4 10	3 8	4 3	5 8
Total ..	26 12	26 4	27 9	28 6	26 1	25 2	19 10	21 6
<i>Average monthly expenditure on furniture—</i>								
Total ..	5 9	6 7	5 5	5 3	6 3	6 7	4 13	4 15

TABLE 19—concl'd.
Summary of budgets received from middle class families—concl'd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>ousing—</i>								
Total ..	21 5	22 13	21 10	21 4	21 1	21 6	20 9	21 3
verage monthly expenditure on <i>Miscellaneous—</i>								
Servant	5 5	5 10	4 13	3 13	3 13	3 7	3 14	4 7
Washerman	5 1	5 9	5 7	4 13	4 11	4 6	4 12	4 15
Barber	1 5	1 3	1 5	1 2	1 2	1 3	1 4	1 4
Shaving requisites	0 12	0 14	0 9	0 8	0 11	0 9	0 10	0 11
Cobbler	1 0	1 0	1 0	0 15	0 13	0 14	1 0	1 0
Gardening and its upkeep .. .. .	..	0 1	0 3	0 1	0 3	0 1	0 1	0 1
Sweeper	1 4	1 5	1 4	1 2	2 4	0 4	1 2	1 4
Children's education	13 10	16 6	15 10	13 11	16 11	17 11	14 3	13 6
Religious ceremonies	5 8	5 6	2 6	2 8	1 3	1 6	4 14	5 5
Washing soap	2 1	2 5	2 1	2 2	1 14	1 15	1 14	2 0
Toilet soap	0 9	1 3	0 14	0 13	1 2	1 1	1 0	1 1
Other toilet requisites	1 1	1 2	0 15	0 13	0 12	0 13	0 12	0 12
Tooth brush	0 4	0 6	0 3	0 5	0 3	0 4	0 4	0 5
Tooth powder	0 11	0 12	0 13	0 10	0 11	0 10	0 10	0 11
Newspaper	1 14	2 0	1 11	1 10	1 11	1 14	1 7	1 8
Entertainments	1 2	1 7	1 4	1 8	1 8	1 12	1 1	1 3
Club subscription	0 8	0 9	0 11	0 11	0 12	0 12	0 8	0 9
Postage	1 2	1 4	1 1	0 14	1 1	1 4	0 3	1 8
Medical attendance	2 2	2 2	1 9	1 3	3 1	3 12	1 7	2 6
Medicines	5 4	5 6	4 12	4 5	4 6	4 9	2 11	2 8
Holiday expenses	1 8	2 1	2 10	2 1	2 11	4 13	5 3	5 6
Travelling to and from place of work	3 7	4 6	2 4	1 8	3 6	2 7	9 5	2 14
Maintenance of own conveyance	0 10	0 9	1 2	1 4	1 0	0 15	2 10	1 4
Cycles—repairs	0 15	1 4	0 15	0 13	0 14	0 14	1 1	0 12
Radio—repairs etc.	0 4	0 2	0 6	0 6	0 4	0 6	0 4	..
Taxes	7 10	4 15	7 13	6 15	5 8	5 6	4 14	5 3
Provident fund	18 4	20 6	20 4	20 6	20 0	20 5	19 7	20 14
Insurance	10 8	10 11	11 1	10 5	9 13	8 14	8 11	9 1
Remittances to dependants	7 12	7 9	7 3	4 14	7 13	5 15	7 13	7 12
Interest on loan	1 14	1 7	0 12	0 3	0 12	0 15	0 15	1 0
Repayment of loan, if any	1 8	1 15	5 2	7 0	5 11	4 14	5 12	6 12
Marriage presents	1 4	1 15	0 5	0 7	1 1	1 8	1 7	1 11
Ansupari	2 0	2 5	1 13	1 14	1 6	1 6	1 9	1 9
Cigarettes, etc.	2 2	2 4	2 2	1 11	2 5	1 15	3 2	2 1
Tobacco	0 6	0 7	0 6	0 5	0 4	0 4	0 5	0 5
Flowers	0 2	0 2	0 1	0 2	0 1	..	0 1	0 1
Charity	1 2	1 8	0 14	1 6	1 0	1 5	1 5	1 7
Maintenance of milch cattle	1 11	1 10	2 8	1 4	2 2	2 2	2 10	2 4
Other miscellaneous	1 5	0 15	1 6	2 4	1 0	2 4	1 6	1 2
Total ..	114 11	122 5	116 12	108 7	115 7	114 13	122 6	118 3

PART III

OTHER TERRITORIAL BLOCKS

BENGAL (EXCLUDING CALCUTTA)* AND ASSAM.

Bengal (excluding Calcutta) and Assam constitute about 7 per cent. of the total sample. In all, 366 persons were asked to submit four quarterly budgets. The total number of effective budgets received was 464 comprising all four and non-four budgets. A summary table showing a comparative study of these budgets is annexed to the Report (Table 19—page 159). The Report has, however, been based on the analysis of all-four budgets only.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below:—

	When the whole sample is considered.			When the sample is divided at random into two equal parts					
	M	S	V	First part			Second part		
				M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	239.2	111.0	46.4	238.4	108.0	45.3	240.0	114.0	47.5
Total food expenditure	99.5	44.0	44.2	103.4	44.0	42.6	95.6	44.0	46.0
Miscellaneous	91.4	54.0	59.1	92.0	52.0	56.5	90.8	58.0	64.0

DISTRIBUTION OF BUDGETS BY EXPENDITURE AND INCOME CLASSES.

The percentage of families by expenditure classes is given below:—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above
1.5	2.9	16.0	13.0	10.2	8.7	10.1	7.2	8.7	21.7

About 20 per cent. of the families spend less than Rs. 150 per month, 23 per cent. between Rs. 150 and 200, 19 per cent. between Rs. 200 and 250, 16 per cent. between Rs. 250 and 300 and about 22 per cent. of them spend Rs. 300 or more. The quartile values of the expenditure in rupees are given below:—

First quartile = Rs. 158.8

Median = Rs. 218.4

Third quartile = Rs. 290.5

The quartile values of the income in rupees are:—

First quartile = Rs. 127.6

Median = Rs. 170.4

Third quartile = Rs. 223.7

This means that 50 per cent. of the families spend in round numbers Rs. 218 or less, the upper 25 per cent. of the families have a monthly expenditure of about Rs. 290 or more and the lower 25 per cent. an expenditure of Rs. 159 or less. The central 50 per cent. incur an expenditure between Rs. 159 and Rs. 290.

The percentage distribution of families by income group is shown below:—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above
8.7	14.5	17.4	11.5	17.4	5.8	1.5	7.2	1.5	14.5

About 41 per cent. of the families earn less than Rs. 150, 27 per cent. between Rs. 150 and Rs. 200, 7 per cent. between Rs. 200 and 250, 12 per cent. between Rs. 250 and 300 and about 13 per cent. Rs. 300 or more.

It is found that about 29 per cent. of total families lie in the same expenditure and income classes, 66 per cent. in the expenditure classes above and 5 per cent. in the expenditure classes below the corresponding income classes (Table 1—page 149).

COMPOSITION OF THE FAMILY.

It will be seen from table 2 at page 149 that out of 69 families, 33 families i.e. 47.8 per cent. are nuclear families and 52.2 per cent. joint families. The average number of persons living in the family is 6.9; 1.9 being males, and 1.9 females, 1.6 boys and 1.5 girls. The average number of persons living away from family is 1.2; 0.4 being males and 0.5 females and 0.3 children. The size of the family inclusive of dependants living away from family is 8.1 (Table 3—page 149).

*During the course of the enquiry, India was divided into Dominions of India and Pakistan. Pakistan territories falling within the area under review have been excluded and separate sets of statements have been prepared for West Bengal and Assam excluding Calcutta and appended to the Report.

It will be seen that the number of persons per family increases almost continuously from 4.4 persons in the lowest income group to 7.6 in the penultimate group, falling thereafter to 6.4 in the highest income group.

Average number of earners per family is 1.10, including the head of the family. Average number of non-earners including those living away from family is 7.0 i.e. about 14 per cent. of the family members are earners and 86 per cent. non-earners of whom about 37 per cent. are boys and girls and about 33 per cent. are adult females. The number of earners varies from 1.0 in the lowest income group to 1.6 in the highest income group. The number of earners in the highest income group is 1.2. There are no female earners in any of the income groups (vide Table 4—page 150). The number of dependants per earner increases from 4.3 persons in the lowest income group to 7.0 persons in the income group Rs. 150—200. The highest income group Rs. 300 and above has 5.4 persons per earner. It will be seen that the earner of an average family has to maintain 6.2 persons or 4.8 equivalent male adults. Economic pressure seems to be maximum in the income groups Rs. 100—200 and Rs. 150—200 wherein 5.4 equivalent male adults live on the earning of one man. Minimum pressure has been on the lowest income group where an earner has to support 3.5 equivalent male adults (Table 5—page 150).

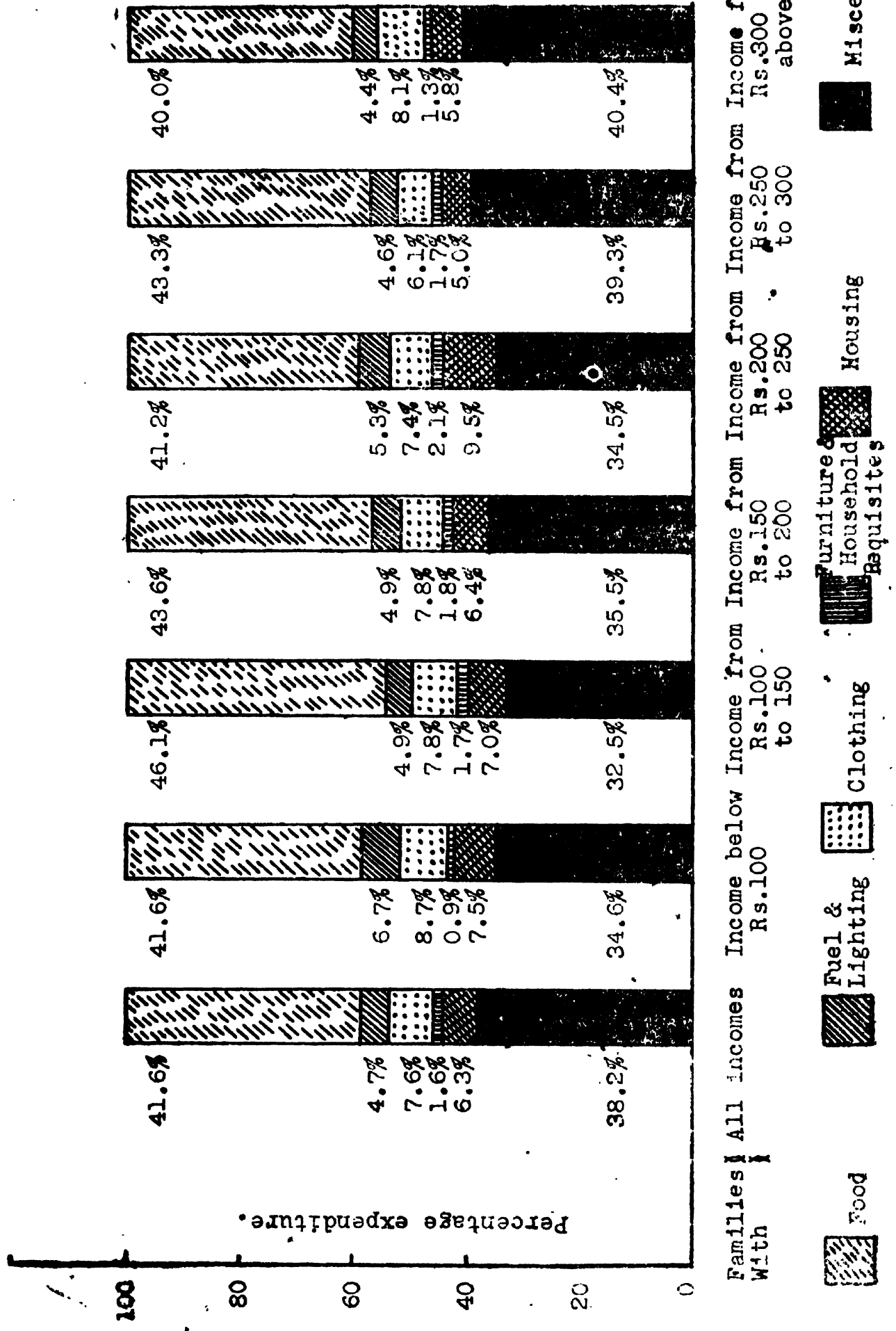
MODAL SIZE OF FAMILY.

About 20.3 per cent. of the families consist of 6 to 7 consumption units. They constitute the modal group, the modal value being 6.48 c.u.'s. It is preceded by the median value of 5.41 c.u.'s (Table 7—page 151).

MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 163.9 and from other sources such as, land, investments etc. is Rs. 31.0 per month. The average earning of other members of the family works out to Rs. 3.12 per month. The total income of the family therefore averages Rs. 198.5 per month. The greatest single source of income is the earning of the head of the family from pay and allowances accounting for 82 per cent. The average contribution of the other members of the family towards earnings is very small, being only about 2 per cent. Income from other sources such as, land, investments etc. is also very small being only 16 per cent. of which the income from the land alone accounts for about 8 per cent. In the lower half of the income groups, pay and allowances account for more than 80 per cent. of the family income. In the upper half of the income group, pay and allowances account for, about 63 per cent. 5 per cent. and 59 per cent. respectively in the income groups Rs. 200—250, Rs. 250—300 and Rs. 300 and above. The monthly income per family varies from Rs. 81.6 to Rs. 410.6 while the monthly expenditure per family shows a variation from Rs. 134.3 to 410.6. The monthly income per capita in the various income groups varies from Rs. 17.13 to Rs. 64.2 while the monthly expenditure per capita varies from Rs. 25.11 to Rs. 64.2. The average monthly income per c. u. varies from Rs. 23.2 to Rs. 82.1 and the average monthly expenditure per c. u. varies from Rs. 33.5 to Rs. 82.1. Deficit per c.u. varies from nil to Rs. 15.1 per month (Tables 8 & 9—page 151).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP



Families With All incomes Income below Rs.100 Rs.100 to 150 Rs.150 to 200 Rs.200 to 250 Rs.250 to 300 Rs.300 and above

Food

Fuel & Lighting

Clothing

Furnitured Household Requisites

Housing

Miscellaneous

CHART

PERCENTAGE EXPENDITURE BY GROUPS

(Percentages shown in brackets)

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food	55 12 (41·6)	83 1 (46·1)	96 1 (43·6)	96 12 (41·2)	121 4 (43·3)	164 5 (40·0)	99 8 (41·6)
Fuel and lighting	9 1 (6·7)	8 13 (4·9)	10 12 (4·9)	12 5 (5·3)	12 13 (4·6)	18 0 (4·4)	11 5 (4·7)
Other things	11 11 (8·7)	14 1 (7·8)	17 4 (7·8)	17 5 (7·4)	17 2 (6·1)	33 5 (8·1)	18 3 (7·6)
Furniture and household requisites	1 4 (0·9)	3 2 (1·7)	3 14 (1·8)	4 15 (2·1)	4 14 (1·7)	5 3 (1·3)	3 12 (1·6)
Housing	10 1 (7·5)	12 6 (7·0)	14 3 (6·4)	22 6 (9·5)	12 15 (5·0)	24 0 (5·8)	15 2 (6·3)
Miscellaneous	46 6 (34·6)	58 9 (32·5)	78 0 (35·5)	80 15 (34·5)	110 4 (39·8)	165 9 (40·4)	91 7 (38·2)
Total	134 3 (100)	180 0 (100)	220 2 (100)	234 10 (100)	280 4 (100)	410 6 (100)	239 5 (100)

Expenditure on food is the highest, being 41·6 per cent. of the total family expenditure and next comes miscellaneous items with 38·2 per cent. The expenditure on food is 41·6 per cent. in the lowest income group in which family is also the smallest containing only 3·5 c.u.s. as compared with 5 or more in each of the remaining groups. In the next income group it is 46·1 per cent. and it gradually comes down to 40·0 per cent. in the highest income group—with the exception of income group Rs. 250–300 in which it spurts to 43·3 per cent. Expenditure on fuel and lighting varies from 6·7 to 4·4 per cent. Expenditure on other things centres round about 7·6 per cent. of the total expenditure. Expenditure on housing also varies from 5 to 9·5 per cent. On the other hand, percentage expenditure on miscellaneous items marks a continuous rise from 32·5 per cent. in the second income group to 40·4 per cent. in the highest. Furniture and household requisites also show a steady rise from 0·9 to 2·1 per cent. up to the fourth income group and then comes down to 1·3 per cent. in the highest.

SURPLUS AND DEFICIT BUDGETS

Budgets have been classified into surplus and deficit ones and their ratio to total number of budgets has been shown in the following table. It will be seen that deficits are 77 per cent. and surplus about 23 per cent.

	Total budgets (1)	Surplus budgets (2)	Deficit budgets (3)	Percentage of (2) to (1)	Percentage of (3) to (1)
Below Rs. 100	24	..	24	..	100
100 to 150	88	12	76	14	86
150 to 200	76	16	60	21	79
200 to 250	20	8	12	40	60
250 to 300	32	8	24	25	75
300 and above	36	20	16	56	44
	276	64	212	23	77

NON-REGULAR EXPENDITURE.

Seven out of 69 families under consideration reported expenditure of a non-regular nature. The lowest and the highest income groups had incurred no non-recurring expenditure during the period under review. In the income group Rs. 100-150 one family had to spend Rs. 208 on account of medical attendance and medicine for treatment of the wife of the head of the family; two families in the same group had to incur expenditure of Rs. 1,700 and Rs. 400 respectively for marriage. Two families in the next income group incurred non-regular expenditure: one having spent Rs. 1,250 for marriage and the other Rs. 400 for rice-cooking ceremony and illness taken together. One family in the income group Rs. 200 to 250 spent Rs. 95 on tonsil operation. Lastly one gentleman in the income group Rs. 250 to 300 incurred an expenditure of Rs. 183 in partial preparation of marriage of his daughter.

EXPENDITURE ON FOOD.

Expenditure on food—percentages.

Food groups.	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Cereals	26.8	28.9	24.3	22.9	21.7	16.2	23.7
Pulses	4.7	4.0	4.3	4.1	3.3	2.3	3.7
Milk and fats	24.2	28.1	26.9	31.1	27.2	29.0	27.4
Fruits & vegetables	16.4	16.0	15.9	13.2	18.0	15.2	16.0
Condiments	4.7	3.7	3.8	3.2	4.8	3.0	3.4
Animal food	13.0	10.6	17.2	18.2	15.6	17.8	15.3
Miscellaneous	10.2	8.7	7.6	7.3	9.4	16.5	9.7
Total ..	100	100	100	100	100	100	100

From the table given above it is seen that the proportion of expenditure given to milk and fats is the highest, being about 27.8 per cent. of the total of food expenditure. Next in importance is 'cereals' which accounts for about 23.7 per cent. of the food expenditure. Rice is the most important item in the 'cereals' sub-group.

Percentages of expenditure on other items are 16 for 'fruits and vegetables', 15.3 for animal food, 9.7 for 'miscellaneous food articles', 3.7 for pulses, and 3.8 per cent. for condiments and spices. Expenditure on cereals declines from 28.9 per cent. in the second income group to 16.2 per cent. in the last. The expenditure on 'milk and fats', on the other hand increases from 24.2 per cent. in the lowest group to 29.0 per cent. in the highest. The other two sub-groups under food which show increasing percentages of expenditure in the highest income group are 'animal food' and 'miscellaneous food articles' which represent 17.8 per cent. and 16.5 per cent. as against 13.0 per cent. and 10.2 per cent. in the corresponding groups of the lowest income category. Pulses record a decline in expenditure from 4.7 per cent. in the lowest income group to 2.3 per cent. in the highest.

Expenditure on food articles.

Food groups.	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	14 15	24 0	23 5	22 1	26 5	26 10	23 4
Pulses	2 10	3 5	4 3	4 0	4 0	3 13	3 11
Milk and fats	13 8	23 5	25 14	30 2	33 0	47 10	27 10
Fruits and vegetables	9 2	13 5	15 4	12 12	21 13	24 15	15 15
Condiments	2 10	3 1	3 10	3 1	5 13	4 14	3 11
Animal food	7 4	8 13	16 8	17 10	18 15	29 6	15 3
Miscellaneous	5 11	7 4	7 5	7 1	11 6	27 1	9 11
Total ..	55 12	83 1	96 1	96 12	121 4	164 5	99 8

The above table shows food expenditure by income groups.

The average expenditure per family on food is Rs. 99-8.

Expenditure on food articles—per consumption units.

	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food expenditure (excluding outside meal)	54 14	82 13	95 15	96 4	121 0	154 15	98 8
Food expenditure per consumption unit	15 11	15 5	16 13	17 8	20 8	30 15	18 11

The food expenditure per c.u. shows little variation between the first and second income groups the figures for third and fourth income groups are very similar and figure for the fifth income group also does not differ much from that for the fourth; the figure for the sixth income group shows an appreciable increase over the figure in lower income levels.

Comparison of food expenditure in income groups 1 and 6 is given below :—

										Average for income group 6 divided by average for income group 1
cereals	..	..	..	..	..	..	..	..	..	1.8
oil	..	..	..	..	..	..	..	..	..	1.5
milk & fats	..	..	..	..	..	..	..	..	..	2.5
fruits & vegetables	..	..	..	..	..	..	..	..	..	2.7
condiments & spices	..	..	..	..	..	..	..	..	..	1.9
animal food	..	..	..	..	..	..	..	..	..	4.0
miscellaneous (tea, sugar, sweets etc.)	..	..	..	..	..	..	..	..	..	4.8
total	..	..	..	..	..	..	..	..	..	3.0
number in families	..	..	..	..	..	..	..	..	..	1.5

DIETARY HABITS.

As regards dietary habits, rice is the staple article of food. The percentage expenditure on rice from the lowest to the highest income groups is 22.1, 22.7, 19.6, 19.7, 16.5 and 10.4 respectively of the total food expenditure while that on wheat, wheat flour and other wheat products together varies from 2.6 to 3.8. The average consumption of rice is 56 seers per family of 6.9 persons or 5.3 adult male equivalents and that of wheat and wheat products is 13 seers. The percentage expenditure on milk varies between 11 and 15 while that on ghee varies between 4 and 7. The average consumption of milk and ghee is 29 seers and 1.4 seers respectively per family. The percentage expenditure on fruits varies between 1.3 and 3.4 and that on vegetables between 11 and 16 in the various income groups. A slight improvement in the consumption of fruits is however noticeable in the highest income group. The average consumption of potato and onion per family is 11.7 seers and 3.0 seers respectively. In the 'animal food group', 'fish' is the major item of expenditure as well as consumption. Out of about 15 per cent. spent on animal food, more than 10 per cent. is accounted for by fish alone. The average consumption of fish is 6.7 seers per family.

Percentage expenditure on tea, sugar, gur and raw sugar is given below :—

							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
tea	..	..	..	..	..	..	1.8	1.8	1.6	1.5	2.4	2.7	2.1
sugar, refined	..	..	..	..	..	..	2.9	2.4	2.3	1.5	2.7	2.6	2.4
sugar, raw and gur	..	..	..	..	..	..	1.1	2.2	1.9	2.2	1.6	1.4	1.6

The consumptions of tea, sugar and gur are 1.6 lbs., 5 seers and 2.7 seers respectively per family (see Tables 17 & 18—pages 154-158.)

ESTIMATE OF MONEY VALUE OF CONCESSIONS RECEIVED PER FAMILY.

The following table shows the amount of concessions derived by the different income groups :—

							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
							Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Cereals	..	..	..	..	..	..	9 1	8 14	7 7	8 9	7 1	8 2	8
Pulses	..	..	..	..	..	..	1 8	1 12	1 0	1 12	2 11	2 7	1
Ghee (including butter)	..	..	..	..	..	..	1 6	0 15	0 11	1 0	2 9	2 12	1
Mustard oil etc. (including vana-spatti)	..	..	..	..	..	..	2 4	2 10	2 3	2 12	1 9	1 6	2
Potatoes	..	..	..	..	..	..	2 3	2 0	1 1	1 4	2 8	4 5	2
Onion	..	..	..	..	..	..	0 12	0 9	0 2	..	0 1	0 6	0
Tea	..	..	..	..	..	..	0 12	0 3	0 9	1 0	0 6	0 1	0
Sugar	..	..	..	..	..	..	0 3	0 7	..	..	0 6	..	0
Total							18 1	17 6	13 1	16 5	17 3	19 7	15

The amount of concession increased from Rs. 13-1 in the income group Rs. 150—200 to Rs. 19-7 in the highest income group. The major portion of the benefit was received from cereals. The average monthly concession amounted to Rs. 15-8 of which Rs. 8-2 came from cereals, Rs. 2-2 from oil, Rs. 2-1 from potatoes, Rs. 1-7 from pulses and Rs. 1-3 from ghee. The average income increased from Rs. 198-5 to Rs. 213-13 and the average expenditure from Rs. 239-4 to Rs. 254-12. The percentage expenditure on food rose from 41-6 to 45-1 per cent.

FUEL AND LIGHTING.

Firewood, soft coke, kerosene and match box account for about 78 per cent. of the total expenditure on 'fuel and lighting'. Firewood and soft coke together account for more than 50 per cent. The average expenditure per family is Rs. 11-5 or about Rs. 2-2 per consumption unit.

CLOTHING.

The estimated expenditure on clothing on the basis of four quarterly returns is shown in the table below for the purpose of comparison with the actual expenditure given therein.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 & above		All	
	Es. Ac.		Es. Ac.		Es. Ac.		Es. Ac.		Es. Ac.		Es. Ac.		Es. Ac.	
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Men's clothing	4 9	6 5	6 6	9 1	6 2	9 11	6 11	9 6	6 12	14 3	12 5	18 9	6 14	10
Women's clothing.	3 14	3 14	4 4	7 4	7 1	6 8	7 0	9 1	7 0	8 8	16 0	13 8	7 7	6
Children clothing.	3 4	1 3	3 10	3 7	4 1	4 4	3 10	5 13	3 6	6 12	5 0	8 7	3 14	4
Total	11 11	11 6	14 1	19 12	17 4	20 7	17 5	24 4	17 2	29 7	33 5	40 8	18 3	22

The estimated monthly expenditure on clothing per family is Rs. 18-3.

FURNITURE AND HOUSEHOLD REQUISITES.

The actual expenditure on this group supplied by the families is also shown along side the estimated expenditure for comparison.

				Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
				Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Estimated expenditure	..	..	..	1 4	3 2	3 14	4 15	4 14	5 3	3
Actual expenditure	..	..	..	1 4	3 12	2 10	4 15	7 9	13 10	4

The estimated monthly expenditure is Rs. 3-12 per family or Re. 0-12 per consumption unit while actual expenditure per consumption unit is Re. 0-14 per month.

HOUSING.

Seventy four per cent. of the families pay rents. The remaining 26 per cent. either live in self-owned houses or free-houses. Taking into account only those families who pay rents, it is found that about 65 per cent. of the families pay rents below Rs. 10, 20 per cent. between Rs. 10 and Rs. 15 and 15 per cent. Rs. 15 and above (Table 12—page 152). Forty-two families have given information regarding their residential accommodation. It will be seen from the table (13) at page 153 that two-roomed houses are common amongst all income groups. On the whole, 55 per cent. of the families live in two-roomed houses, 16·7 per cent. in three-roomed and 9·5 per cent. of the families in one-roomed and the rest in houses of four or more rooms.

A better in-sight into the degree of over-crowding is given by the distribution of families by number of persons per room as in the table below :—

Distribution of families by number of persons per room.

Number of persons per room	1—2	2—3	3—4	Total
Number of families	9	17	16	42
Percentage of families	21	40	39	100

It shows that about 40 per cent. of the families are those who accommodate between two and three persons to a room and 39 per cent. three to four persons to a room.

Distribution of families by number of adult male equivalents per room.

Number of equivalent adult males per room	1—2	2—3	Total
Number of families	18	24	42
Percentage of families	43	57	100

It will be seen from the above table that 57 per cent. of the families have only one room each for 2 or 3 adult male equivalents.

EXPENDITURE ON “ MISCELLANEOUS ”

The average expenditure under this group is Rs. 91·7 or 38·2 per cent. of the total expenditure per family (see table 17—pages 154-157). It varies from Rs. 46·6 per family in the lowest income group to Rs. 165·9 in the highest.

Services.—Expenditure on account of wages of domestic servants varies from Rs. 2-12 to Rs. 13-4 per month per family. Next in importance are the washing charges which vary from Rs. 1-11 to Rs. 5-11. The total monthly expenditure on services varies from Rs. 6-12 to Rs. 27-0. The average monthly expenditure per family is Rs. 11-14 or 13 per cent. of the total ‘miscellaneous’ expenditure.

Children’s education.—The monthly expenditure under this head varies from Rs. 3-1 to Rs. 22-10 per family. The average monthly expenditure per family is Rs. 11-14 or about 13 per cent. of the total miscellaneous expenditure. The average monthly expenditure on this item per spending family is Rs. 13-8.

Religious ceremonies.—The average monthly expenditure on them has been Rs. 3-0 or about 3·3 per cent. Considering only those families who spent on this item, the average expenditure per month comes to Rs. 4-0.

Toilet requisites and other necessities.—The average expenditure on toilet requisites is Rs. 2-14 or 3·1 per cent. As between the lowest and highest income groups the monthly expenditure varies from Rs. 2-3 to Rs. 4-11.

Other necessities, such as washing soap, tooth brush, tooth powder or paste, account for an expenditure ranging from Rs. 1-9 to Rs. 3-8. The average monthly expenditure on them is Rs. 1-14 per family.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0-10 to Rs. 3-2 per family while that on entertainments from Re. 0-3 to Rs. 2-0. The average monthly expenditure on both is Rs. 2-4 per family.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-4 to Rs. 1-2. Average monthly expenditure per family is Re. 0-11.

Postage.—The monthly expenditure on postage varies from Re. 0-8 to Rs. 1-5 per family. Average monthly expenditure on this item is Re. 0-14 only.

Medical charges.—The monthly expenditure on this item varies from Rs. 1-12 to Rs. 14-1. Average expenditure per family is Rs. 6-4 and accounts for about 6·8 per cent. of the total miscellaneous expenditure.

Holiday expenses.—The average monthly expenditure is Re. 0-13 per family or about 1 per cent. varies from Re. 0-1 to Rs. 1-13 between the income groups.

Travelling.—The monthly expenditure on travelling ranges from Re. 0-6 to Rs. 2-9 per family per month. The average monthly expenditure is Rs. 1-1 per family or about 1·1 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Re. 0-11 per family or about 0·6 per cent. As between the groups it varies from Re. 0-4 to Rs. 1-2.

Taxes.—The monthly payment of taxes per family varies from Re. 0-15 in the income group Rs. 150-200 to Rs. 5—15 in the highest income group. The average for all income groups comes to Rs. 1- or about 2 per cent.

Provident Fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 16-4 per family or 17·8 per cent. The amount of Provident Fund contribution continuously increases from Rs. 3-4 in the lowest income group to Rs. 14-4 in the highest. Insurance premium varies from Rs. 2-0 to Rs. 11-13.

Remittances.—The average monthly remittance comes to about Rs. 8-14 or 9·7 per cent. The monthly remittance per remitting family is Rs. 16-2.

Pansupari.—About 80 per cent. of the families reported expenditure on this item. The average monthly expenditure comes to Rs. 1-8 for all families and varies from Rs. 1-2 to about Rs. 2-3. Taking only the expending families the average monthly expenditure comes to Rs. 1-13.

Cigarettes and tobacco.—About 60 per cent. of the families have shown expenses on cigarettes and 10 per cent. on tobacco. The monthly expenditure on cigarettes per spending family is Rs. 3-8 and on tobacco Rs. 1-6. The average monthly expenditure on cigarettes and tobacco is Rs. 2-9 or 2·8 per cent. for all families and varies between Rs. 1-2 and Rs. 5-8.

Debt disbursement.—About 67 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 12-11 only which is about 6 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 18-8 only which is about 9·3 per cent. of the average monthly income (Table 11—page 152). It is seen from the table that the percentages of families in debt decrease from 83·3 per cent. in the lowest income group to 57·9 per cent. in the income group Rs. 150—200. The percentage then goes up to 100 per cent. in the penultimate income group only to fall to 55·6 per cent. in the highest income group. The ratio of debt disbursements to monthly income is the highest in the Rs. 250—300 group and the lowest in the highest income group.

TABLE 1.

Distribution of budgets by income and expenditure classes.

Expenditure group.

Income groups				Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above.	Total
Below Rs. 100	..	..	..	4	4	12	4	..	..	..	..	..	..	24
100 to 125	..	..	..	..	4	16	12	..	4	..	4	..	..	49
125 to 150	..	..	..	..	..	12	12	4	8	..	4	4	4	48
150 to 175	..	..	..	..	..	4	8	12	..	4	..	..	4	32
175 to 200	..	..	..	..	..	..	..	12	12	4	12	4	4	48
200 to 225	..	..	..	..	..	..	..	..	..	12	4	..	..	16
225 to 250	..	..	..	..	..	..	..	..	..	4	..	..	..	4
250 to 275	..	..	..	..	..	..	..	..	..	..	..	8	12	26
275 to 300	..	..	..	..	..	..	..	..	..	4	..	..	..	4
300 & above	..	..	..	..	..	..	..	..	..	..	..	4	36	40
				4	8	44	36	28	24	28	20	24	60	276

TABLE 2.

Percentage of natural families and joint households by income groups.

Income groups				Number of		Percentage	
				Families	Budgets	Natural families	Joint households
Below Rs. 100	..	..	..	6	24	50	50
100 to 150	..	..	..	22	88	50	50
150 to 200	..	..	..	19	76	55	45
200 to 250	..	..	..	5	20	40	60
250 to 300	..	..	..	8	32	63	37
300 and above	..	..	..	9	36	22	78
All groups	..	..	..	69	276	48	52

TABLE 3.

Average size and composition of family.

Income groups					Number of		Average number of persons					Average size of family in, c.a.s.	
					Families	Budgets	Total	Adults		Children			
								Male	Female	Male	Female		
low Rs. 100	..	..	..	..	6	24	4.4	1.7	1.1	0.3	1.3	3.5
. 100 to 150	..	..	..	..	22	88	7.0	1.6	1.9	1.8	1.7	5.4
. 150 to 200	..	..	..	..	19	76	7.4	1.9	2.3	1.5	1.7	5.7
. 200 to 250	..	..	..	..	5	20	7.1	2.2	1.8	2.0	1.1	5.5
. 250 to 300	..	..	..	..	8	32	7.6	2.6	1.8	1.8	1.4	5.9
. 300 & above	..	..	..	..	9	36	6.4	1.9	2.0	1.4	1.1	5.0
All groups					..	69	276	6.9	1.9	1.9	1.6	1.5	5.3

TABLE 4.

Average number of earners per family.

Income groups	Total		Average number of earners.	
	Families	Budgets	Males	Females.
Below Rs. 100 ..	6	24	1.00	..
Rs. 100 to 150 ..	22	88	1.00	..
Rs. 150 to 200 ..	19	76	1.05	..
Rs. 200 to 250 ..	5	20	1.20	..
Rs. 250 to 300 ..	8	32	1.62	..
Rs. 300 & above ..	9	36	1.20	..
All groups ..	69	276	1.10	..

TABLE 5.

Economic pressure: number of persons and number of consumption units per earner.

Income groups	Number of		Average size of family		Average number of earners per family	Average number family earner	
	Families	Budgets	Persons	C. u's.		Persons	C. u
Below Rs. 100	6	24	4.4	3.5	1.00	4.3	
Rs. 100 to 150	22	88	7.0	5.4	1.00	7.0	
Rs. 150 to 200	19	76	7.4	5.7	1.05	7.0	
Rs. 200 to 250	5	20	7.1	5.5	1.20	5.9	
Rs. 250 to 300	8	32	7.6	5.9	1.62	4.6	
Rs. 300 & above	9	36	6.4	5.0	1.20	5.1	
Total: all groups ..	69	276	6.2	5.3	1.10	6.2	

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups	Number of persons						
	2-3	3-4	4-5	5-6	6-7	7-8	8 & above
Below Rs. 100	33.2	16.7	16.7	..	16.7	16.7	..
Rs. 100 to 150 .. .. .	..	4.5	4.5	31.8	18.2	4.5	..
Rs. 150 to 200 .. .. .	..	..	5.3	5.3	31.1	31.5	..
Rs. 200 to 250 .. .. .	..	..	20.0	..	..	40.0	..
Rs. 250 to 300	12.5	12.5	12.5	..	..	12.5	..
Rs. 300 & above .. .. .	..	11.1	22.2	11.1	..	22.2	..

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups				Consumption units						
				2—3	3—4	4—5	5—6	6—7	7—8	8 & above
Below Rs. 100	..	..	..	50.0	16.7	16.7	..	16.6	..	..
100 to 150	..	..	..	4.5	18.2	31.9	4.5	18.2	18.2	4.5
150 to 200	..	..	..	..	5.3	21.1	31.5	26.3	10.5	5.3
200 to 250	..	..	..	..	20.0	..	40.0	20.0	20.0	..
250 to 300	..	..	..	25.0	12.5	..	12.5	..	25.0	25.0
300 & above	..	..	..	..	44.5	..	11.1	33.3	11.1	..
All	..	..	..	8.7	17.4	17.4	15.9	20.3	14.5	5.8

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups				Average size of family in c. u.'s		Monthly income per family	Regular monthly expenditure		Income per c. u.	Deficit per	
							Per family	Per c. u.		c. u.	family
				Persons	C u.'s	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	..	..	..	4.4	3.5	81 6	134 3	38 5	23 4	15 1	52 13
100 to 150	..	..	..	7.0	5.4	121 14	180 0	33 5	23 2	10 3	55 2
150 to 200	..	..	..	7.4	5.7	177 13	220 2	38 10	31 3	7 7	42 5
200 to 250	..	..	..	7.1	5.5	218 9	234 10	42 10	39 12	2 14	16 1
250 to 300	..	..	..	7.6	5.9	271 11	280 4	47 8	46 1	1 7	8 9
300 & above	..	..	..	6.4	5.0	410 6	410 6	82 1	82 1	..	..
All groups	..	..	..	6.9	5.3	198 5	259 5	45 2	37 7	7 11	410

TABLE 9.

Pattern of aggregate monthly income by sources per income group.

Income groups.				Percentage of families.	Total monthly income	Income of the head of the family from pay and allowances.	Income from other members in the family	Income from other sources.
					Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	..	..	..	8.7	81 6	81 6	..	..
100 to 150	..	..	..	31.9	121 14	104 8	2 4	18 2
150 to 200	..	..	..	27.5	177 13	163 11	2 11	21 7
200 to 250	..	..	..	7.2	218 9	199 13	4 0	41 12
250 to 300	..	..	..	11.5	271 11	222 4	5 8	43 15
300 & above	..	..	..	13.1	410 6	315 13	16 8	84 1
Total : all groups	..	..	..	100.0	198 5	163 9	3 12	31 6

TABLE 10.

Expenditure in relation to income.

	Income groups					
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above
Total expenditure per month (Rs. As.) . . .	134 3	180 0	220 2	234 10	280 4	410
Monthly income (Rs. As.)	81 6	124 14	177 13	218 9	271 11	410
Total expenditure per month divided by monthly income.	1·6	1·4	1·2	1·1	1·0	1
Number of salary-earners per family (No.) ..	1	1	1·05	1·2	1·62	1

TABLE 11.

Analysis of indebtedness.

Income groups	No. of		No. of families in debt	Percentage of 4 to 2	Average indebtedness per family		Average monthly income	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt	All families		Families in debt	All families
1	2	3	4	5	6	7	8	9	10
					Rs. As.	Rs. As.	Rs. As.	%	%
Below Rs. 100	6	24	5	83·3	9 6	7 13	81 6	11·5	9
Rs. 100 to 150	22	88	13	59·1	16 6	9 11	124 14	13·1	7
Rs. 150 to 200	19	76	11	57·9	19 1	11 1	177 13	10·7	6
Rs. 200 to 250	5	20	4	80·0	21 13	17 7	218 9	10·0	8
Rs. 250 to 300	8	32	8	100·0	28 0	28 0	271 11	10·3	10
Rs. 300 & above	9	36	5	55·6	18 10	10 6	410 0	4·5	2
All groups	69	276	46	66·6	18 8	12 11	198 5	9·3	6

TABLE 12.

Frequency distribution of families paying rent.

	Below Rs. 5	Rs. 5 to 10	Rs. 10 to 15	Rs. 15 & above	Total no. of families paying rent	Percentage of all families in the group
Up to Rs. 100	1	3	..	..	4	66
Rs. 100 to 150	10	4	2	1	17	77
Rs. 150 to 200	5	2	4	3	14	73
Rs. 200 to 250 .. .. .	..	1	1	1	3	60
Rs. 250 to 300	1	2	2	1	6	62
Rs. 300 & above	1	3	1	2	7	77
Total	18	15	10	8	51	73

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups	Number of families having the undermentioned number of rooms				
	One	Two	Three	Four & above	Total
low Rs. 100 .. ..	..	3	1	..	4
100 to 150	2	8	..	2	12
150 to 200	2	4	2	2	10
200 to 250 .. ..	..	3	..	..	3
250 to 300 .. ..	..	3	2	2	7
300 & above .. ..	..	2	2	2	6
Total	4	23	7	8	42

TABLE 14.

Frequency distribution of families by number of persons and number of rooms

Number of persons	Number of families having rooms					Total	Average no. of rooms per family	Average no. of persons per room.
	One	Two	Three	Four	Five			
1 .. ..	..	..	1	..	..	1	3.0	1.0
2 .. ..	..	1	1	..	..	2	2.5	1.2
3 .. ..	..	1	1	..	1	3	2.6	1.5
4	1	2	..	1	..	4	2.2	2.2
5 .. ..	..	3	1	1	..	5	2.6	2.3
6	2	2	3	1	..	8	2.4	2.9
7 .. ..	..	5	..	1	..	6	2.2	3.4
8	1	3	..	..	1	5	2.1	3.7
9 & above .. ..	..	3	..	..	2	5	3.0	3.6
Total	4	23	7	4	4	42	2.8	2.6

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units	Number of families having rooms,					Total	Average no. of rooms per family	Average no. of consumption units per room.
	One	Two	Three	Four	Five & above.			
1 .. ..	..	1	2	..	..	3	2.8	0.7
2 .. ..	..	..	..	..	1	5	2.6	1.2
3	1	2	1	1	..	5	2.4	1.7
4	2	4	3	..	..	9	3.1	2.4
5	1	7	1	2	..	11	2.4	2.5
6 .. ..	..	3	..	..	2	5	3.6	1.9
7 & above .. ..	..	2	..	1	1	4	3.5	2.7
Total	4	23	7	4	4	42	2.8	2.0

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income groups.

	All		Self-owned		Rented		Free	
	P	F	P	F	P	F	P	F
Below Rs. 100	3.2	64.8	..	..	2.2	64.8	..	..
Rs. 100 to 150	3.3	34.4	1.2	128.3	3.7	29.0	3.0	..
Rs. 150 to 200	2.9	35.0	3.0	70.0	3.1	30.4	..	..
Rs. 200 to 250	3.2	32.4	3.5	46.0	3.1	24.7	..	..
Rs. 250 to 300	3.4	65.0	1.7	64.8	3.7	65.0	..	..
Rs. 300 & above	1.6	124.0	0.9	200.0	1.8	113.0	..	..

P—Average number of persons sleeping in a room,
F—Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities					Below Rs. 100	Rs. 100 150	Rs. 150 200	Rs. 200 250	Rs. 250 300	Rs. 300 & above	Average all groups
					Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Cereals—											
Rice .. ..	..	..	..	..	12 5	18 14	18 13	19 1	20 1	17 2	18
Wheat .. ..	..	..	..	..	0 6	1 8	1 11	0 6	1 6	1 8	1
Wheat flour .. ..	..	..	..	..	1 13	2 12	1 15	2 2	3 6	4 13	2
Bread .. ..	..	..	..	..	..	..	..	..	..	..	0
Other wheat products .. ..	..	..	..	..	0 1	0 2	0 4	..	..	0 7	0
Other cereals .. ..	..	..	..	..	0 6	0 12	0 10	0 8	1 8	2 12	0
Total ..					14 15	24 0	23 5	22 1	26 5	26 10	23
Pulses—					..	..	..	..	..	..	..
Total ..					2 10	3 5	4 3	4 0	4 0	3 13	
Milk and fats—											
Milk .. ..	..	..	..	..	6 7	12 10	13 11	15 0	15 6	20 13	1
Curd .. ..	..	..	..	..	0 9	0 8	0 15	0 11	0 12	2 8	
Butter .. ..	..	..	..	..	0 3	0 11	0 10	0 4	1 9	3 8	
Ghee .. ..	..	..	..	..	2 13	4 1	4 5	5 1	7 7	11 0	
Vanaspati .. ..	..	..	..	..	0 3	0 13	1 1	4 1	1 9	0 13	
Gingelly oil .. ..	..	..	..	..	..	0 5	0 2	..	0 11	..	
Mustard oil .. ..	..	..	..	..	3 5	4 5	5 2	5 1	5 10	9 0	
Total ..					13 8	23 5	25 14	30 2	33 0	47 10	2
Fruits and vegetables—											
Fruits .. ..	..	..	..	..	1 1	1 10	1 4	2 6	2 13	5 10	
Potatoes .. ..	..	..	..	..	2 5	3 11	4 9	3 7	5 0	7 7	
Onions .. ..	..	..	..	..	0 14	0 11	0 11	0 13	1 4	1 11	
Green leaf vegetables .. ..	..	..	..	..	2 8	1 10	3 6	1 7	6 1	3 3	
Other vegetables .. ..	..	..	..	..	2 6	5 11	5 6	4 12	6 11	7 0	
Total ..					9 2	13 5	15 4	12 13	21 13	24 15	1

TABLE 17—*contd.**Average monthly expenditure per family by items—contd.*

Commodities					1	2	3	4	5	6	7
					Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Spices—</i>											
Salt	..	..	..	..	0 6	0 10	0 13	0 11	1 0	0 15	0 12
Chillies	..	..	..	..	0 8	0 11	0 14	0 11	1 4	1 5	0 14
Turmeric	..	..	..	..	0 2	0 4	0 4	0 7	0 7	0 6	0 5
Tamarind	..	..	..	..	..	0 3	0 3	0 3	0 6	0 6	0 4
Mustard	..	..	..	..	0 3	0 1	0 6	0 3	0 8	0 5	0 4
Other condiments	..	..	..	..	1 7	1 2	1 2	0 14	1 15	1 7	1 4
Pickles	..	..	..	..	..	0 2	..	..	0 5	0 2	0 2
Total					2 10	3 1	3 10	3 1	5 13	4 14	3 12
<i>Meat and food—</i>											
Goat's meat	..	..	..	..	1 1	0 15	2 0	1 5	5 4	6 10	2 8
Other mutton	..	..	..	..	..	0 1	0 1	..	..	1 5	0 3
Fowl	..	..	..	..	0 2	0 7	0 6	..	0 3	2 2	0 7
Beef	..	..	..	..	0 4	..	0 1	..	0 3	1 0	0 3
Fish	..	..	..	..	5 6	7 0	13 2	14 8	12 3	14 8	10 11
Eggs	..	..	..	..	0 7	0 6	0 14	1 13	1 2	3 13	1 3
Total					7 4	8 13	16 8	17 10	18 15	29 6	15 2
<i>Miscellaneous—</i>											
Tea	..	..	..	..	1 0	1 8	1 8	1 8	2 15	4 8	2 1
Coffee	..	..	..	..	..	..	..	..	0 8	0 2	0 1
Sugar, refined	..	..	..	..	1 9	2 0	2 4	1 8	3 5	4 5	2 7
Raw sugar	..	..	..	..	0 2	0 9	0 6	0 14	0 2	0 9	0 7
Cocoa	..	..	..	..	..	..	0 1	..	..	0 1	0 1
Gur	..	..	..	..	0 8	1 5	1 7	1 4	1 14	1 12	1 6
Discuits	..	..	..	..	0 8	0 6	0 7	0 11	0 8	1 7	0 9
Sweetmeat	..	..	..	..	1 0	1 2	0 15	0 9	1 6	3 13	1 0
Canned foods	..	..	..	..	..	0 1	0 2	0 2	0 8	0 15	0 3
Aerated water	..	..	..	..	0 2	..	0 1	0 1	..	0 2	0 2
Food bought and consumed away from home	..	..	..	..	0 14	0 5	0 2	0 8	0 4	9 6	1 0
Total					5 11	7 4	7 5	7 1	11 6	27 1	9 11
Total: all food					55 12	83 1	96 1	96 12	121 4	164 5	99 8
<i>Fuel and lighting—</i>											
Firewood	..	..	..	..	4 9	3 9	5 9	6 10	6 0	4 2	4 10
Charcoal	..	..	..	..	0 2	0 3	0 5	0 8	1 1	2 1	0 10
Soft coke	..	..	..	..	0 9	1 12	1 8	1 10	1 15	3 10	2 2
Steam coal	..	..	..	..	0 14	0 8	0 2	0 7	0 10	1 12	1 12
Kerosene oil	..	..	..	..	1 11	1 11	1 7	1 14	1 12	2 7	1 11

TABLE 17—*contd.*Average monthly expenditure per family by items—*contd.*

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Fuel and lighting—<i>contd.</i>							
Match box	0 7	0 6	0 6	0 7	0 7	0 9	0 6
Lamp, chimney, etc.	0 4	0 6	0 7	0 6	0 5	0 1	0 5
Electricity (lighting) .. .. .	..	..	0 5	0 6	0 6	2 15	0 8
Others	0 9	0 6	0 11	0 1	0 5	0 8	0 7
Total	9 1	8 13	10 12	12 5	12 13	18 0	11 5
Clothing—							
Men	4 9	6 6	6 2	6 11	6 12	12 5	6 14
Women	3 14	4 1	7 1	7 0	7 0	16 0	7 7
Children	3 4	3 10	4 1	3 10	3 6	5 0	3 14
Total	11 11	14 1	17 4	17 5	17 2	33 5	18 3
Furniture and household requisites							
Total	1 4	3 2	3 14	4 15	4 14	5 3	3 12
Housing—							
Total	10 1	12 6	14 3	22 6	13 15	24 0	15 2
Miscellaneous—							
Servants	4 8	2 12	3 15	3 10	8 1	13 4	5 11
Washer, man	1 11	1 13	2 9	3 0	4 6	5 11	2 14
Barber	1 0	0 8	1 2	1 5	1 6	1 5	1 ..
Shaving requisites	0 2	0 4	0 2	0 4	0 4	1 0	0 5
Cobbler	0 8	0 9	0 10	0 14	0 12	1 5	0 11
Gardening and its upkeep	0 3	0 6	..	..	0 2	2 6	0 8
Sweeper	0 5	0 8	0 8	0 8	0 14	2 1	0 11
Children's education	3 1	7 1	8 13	4 9	20 0	22 10	11 14
Religious ceremonies	0 15	1 13	2 14	3 10	4 2	6 6	3 0
Washing soap	1 1	1 4	1 5	1 11	1 8	2 1	1 6
Toilet soap	0 11	0 10	0 10	1 3	0 15	1 6	0 14
Other toilet requisites	1 8	1 15	2 0	1 6	2 13	3 5	2 0
Tooth brush	0 3	0 1	0 1	0 3	0 1	0 6	0 2
Tooth powder	0 7	0 4	0 4	0 7	0 8	1 1	0 6
Newspaper	0 13	0 10	1 3	1 12	1 15	3 2	1 6
Entertainment	0 6	0 8	0 7	0 3	1 11	2 0	0 14
Club subscription	0 4	0 6	0 12	0 11	1 2	1 1	0 11
Postage	0 12	0 11	0 11	0 8	0 12	1 5	0 14
Medical attendance	0 10	0 8	1 1	1 9	0 10	5 12	2 20
Medicines	1 2	3 5	4 8	3 7	4 12	9 2	4 10
Holiday expenses	0 1	0 9	0 13	..	0 7	1 13	0 13
Travelling from and to place of work	1 0	..	1 3	0 15	0 6	2 9	1 1

TABLE 17—*concl.**Average monthly expenditure per family by items—concl.*

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—contd.</i>							
Maintenance of own conveyance ..	0 4	0 5	0 3	..	..	0 4	0 5
Cycles—repairs .. ..	..	0 1	0 4	1 2	0 5	0 4	0 6
Radio—repairs etc. .. ..	..	..	..	..	..	0 2	..
Taxes .. ..	..	..	0 15	2 6	4 10	5 15	1 11
Provident fund	3 4	5 12	10 8	8 15	14 0	14 4	9 2
Insurance	2 9	.. 2	9 4	12 3	3 * 3	11 13	7 2
Remittances to dependants	7 2	6 0	5 4	6 9	..	17 10	8 14
Interest on loans	0 13	2 6	2 5	2 12	1 4	2 15	3 0
Repayment of loan	7 0	7 5	8 12	11 0	18 3	7 7	9 11
Marriage presents .. ..	..	0 1	..	..	..	1 10	1 0
Pansupari	1 7	1 6	1 2	1 8	1 11	2 3	1 8
Cigarettes	1 12	1 9	1 4	0 13	4 9	3 11	2 1
Tobacco .. ..	..	0 7	0 6	0 5	0 15	0 6	0 8
Flowers	0 2	0 2	0 3	..	0 2	0 2	0 1
Charity	0 5	0 7	0 9	0 3	0 11	1 10	0 10
Maintenance of milch cattle	0 4	..	0 1	..	0 9	..	0 7
Other miscellaneous	0 14	1 3	1 9	1 8	2 11	4 6	1 10
Total ..	46 6	58 9	78 0	80 15	110 4	165 9	91 7

TABLE 18.

Quantity consumed per family.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
<i>Cereals—</i>							
Rice (Srs.)	41.50	63.00	63.40	66.15	63.00	48.00	65.84
Wheat	1.50	5.00	5.50	0.25	4.37	7.50	4.87
Wheat flour	7.50	10.00	5.75	6.75	10.47	12.75	8.29
Other wheat products .. ..	..	0.25	0.50	..	..	0.25	0.25
Bread (lbs.)	..	0.80	0.60	0.60	2.6	7.20	1.70
Barley	0.25	0.33	0.21	0.21	0.08	0.54	0.30
Other cereals (Srs.)	1.50	3.00	3.84	2.00	6.19	1.00	3.03
Dals	6.75	9.83	7.84	9.00	11.27	10.00	9.13
<i>Milk and fats—</i>							
Milk (Srs.)	14.00	27.00	30.08	25.80	27.66	44.76	29.03
Curd	0.75	0.67	1.25	0.92	1.00	3.33	1.24
Butter (lbs.)	0.08	0.28	0.24	0.10	0.62	1.12	0.38
Ghee (Srs.)	0.83	1.17	1.08	1.00	1.86	2.75	1.40
Vanaspathi (lbs.)	0.20	0.40	0.50	0.75	0.84	0.33	0.46
Mustard oil (Srs.)	3.00	4.20	4.50	5.00	5.00	6.75	4.69
<i>Roots and vegetables—</i>							
Potato	6.17	9.50	9.50	7.50	12.37	26.75	11.72
Onions	3.67	2.01	2.00	2.17	3.19	4.94	2.97

TABLE 18—*contd.**Quantity consumed per family—contd.*

	1	2	3	4	5	6	7
<i>Spices and condiments—</i>							
Salt (Srs.)	2.25	3.50	3.74	3.50	4.44	4.75	3.78
Meat "	0.50	0.40	0.82	0.50	2.40	4.17	1.26
Beef "	0.17	..	..	..	0.12	1.00	0.16
Fish (Srs.)	3.60	4.70	8.75	9.67	8.13	6.37	6.70
Eggs (Nos.)	4.67	4.01	9.33	19.33	12.00	40.67	12.35
<i>Miscellaneous—</i>							
Tea (lbs)	1.00	1.10	1.25	1.50	3.00	2.75	1.60
Sugar (Srs.)	3.50	4.50	4.25	3.40	6.91	8.00	5.00
Raw Sugar "	0.37	1.10	0.75	1.75	0.15	1.50	0.98
Gur (Srs)	1.10	2.50	2.50	2.25	3.75	4.12	2.71
<i>Composition of family.</i>							
Men "	1.7	1.6	1.9	2.2	2.6	1.9	1.9
Women "	1.1	1.9	2.3	1.8	1.8	2.0	1.9
Boys "	0.3	1.8	1.5	2.0	1.8	1.4	1.6
Children "	1.3	1.7	1.7	1.1	1.4	1.1	1.5
	4.4	7.0	7.4	7.1	7.6	6.4	6.9

Consumption per day per equivalent male adults in ounces.

Rice	14.13
Wheat and others	2.87
Dals	1.83
Milk	5.85
Oils and fats	1.29
Potatoes	2.36
Onions	0.60
Meat	0.29
Fish	1.25
Eggs (No).	0.10
Tea	0.16
Sugar	1.06
Gur and raw sugar	0.73
Salt	0.76

TABLE 19.

Summary of budgets received from middle class families.

	November, 1945		February, 1946		May, 1946		August, 1946	
	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
	1	2	3	4	5	6	7	8
Number of families	140	69	126	69	120	69	78	69
Number of persons per family ..								
Men (15 years & above)	2.2	1.8	2.1	1.1	2.1	2.2	2.3	2.0
Women (15 years & above)	2.0	1.8	1.9	1.9	1.9	2.0	2.2	2.1
Boys (below 15 years)	1.3	1.3	1.3	1.5	1.4	1.6	1.8	1.7
Girls (below 15 years)	1.3	1.2	1.3	1.3	1.4	1.5	1.5	1.2
Total	6.8	6.1	6.6	5.8	6.8	7.3	7.8	7.0
Average monthly income per family	Rs. As. 207 6	Rs. As. 198 9	Rs. As. 236 6	Rs. As. 232 13	Rs. As. 169 11	Rs. As. 165 8	Rs. As. 200 8	Rs. As. 193 10
Average monthly rent	15 6	14 7	13 13	12 13	11 3	11 10	14 5	14 1
Average monthly expenditure per house-hold on food—								
<i>Cereals—</i>								
Rice	19 2	18 14	18 2	17 15	16 13	18 7	18 12	19 13
Wheat	1 8	1 9	1 3	1 15	1 7	1 1	1 8	1 5
Wheat flour	3 10	3 10	3 2	3 8	2 3	2 2	3 5	2 13
Bread	0 7	0 11	0 14	0 15	0 6	0 4	0 11	0 11
Other wheat products	0 7	0 3	0 6	0 2	0 3	0 2	0 4	0 8
Other cereals	0 10	0 8	0 11	0 12	1 5	1 12	0 8	0 9
Total	25 12	25 7	24 6	25 3	21 15	23 12	25 0	25 5
<i>Pulses—</i>								
Total	4 6	3 12	4 8	4 0	3 0	3 5	4 14	4 6
<i>Milk & fats—</i>								
Milk	12 2	13 3	14 12	15 13	14 0	13 4	12 0	11 10
Curd	1 2	0 7	0 14	1 2	0 7	0 8	0 9	0 9
Butter	2 4	1 10	1 7	1 4	0 12	0 8	0 14	0 7
Ghee	4 11	4 8	5 12	5 10	4 10	4 5	4 4	3 15
Vanaspathi	1 10	1 4	1 10	1 6	1 0	0 13	1 6	1 2
Gingelly oil	0 1	0 1	..	..	..	0 4	0 1	0 1
Cocoanut oil	0 1	0 3	..	..	0 2	0 2	1 8	1 5
Mustard oil	4 8	4 15	4 1	4 8	4 3	3 14	4 15	4 7
Total	26 7	26 3	28 8	29 11	25 2	23 12	25 10	23 8
<i>Fruits and vegetables—</i>								
Fruits	2 12	1 13	2 5	2 11	2 4	1 11	1 4	1 2
Potatoes	7 0	5 10	4 3	4 12	3 11	4 2	7 0	6 1
Onions	1 2	0 13	0 13	1 2	0 8	0 9	0 13	0 1
Green leaf vegetables	3 1	2 9	2 13	3 1	2 6	2 13	2 12	2 5

TABLE 19—*contd.*
Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
<i>Fruits & vegetables—contd.</i>								
Other vegetables	6 5	5 11	7 3	7 4	4 0	5 14	6 11	6
Total ..	20 4	16 8	17 5	18 14	12 13	15 1	18 8	16
<i>Condiments & spices—</i>								
Salt	0 11	0 10	0 10	0 9	0 8	0 10	0 11	0
Chillies	0 11	0 8	0 11	0 13	0 9	0 9	0 15	0
Turmeric	0 5	0 4	0 5	0 5	0 3	0 3	0 6	0
Tamarind	0 5	0 4	0 5	0 5	0 2	0 3	0 5	0
Mustard	0 5	0 4	0 4	0 4	0 4	0 4	0 5	0
Other condiments	1 9	1 5	1 9	1 6	0 15	1 1	1 10	1
Pickles	0 2	0 1	0 1	0 2	0 1	0 2	..	..
Total ..	4 0	3 4	3 13	3 12	2 10	3 0	4 4	4
<i>Animal food—</i>								
Goat's meat	2 0	2 6	2 14	2 9	1 10	1 10	1 15	1
Other mutton	0 4	0 1	0 8	0 2	0 1	0 1	0 2	0
Fowl	0 10	0 4	0 7	0 6	0 5	0 3	0 5	0
Beef	1 5	0 9	0 10	0 10	0 2	0 2	0 13	0
Fish	14 14	12 8	12 12	12 6	9 10	10 5	13 14	14
Eggs	1 5	1 4	1 11	1 9	0 15	0 14	1 9	1
Total ..	20 6	17 0	18 14	17 10	12 11	13 3	18 0	18
<i>Miscellaneous—</i>								
Tea	2 5	2 2	2 3	2 8	1 9	1 11	2 0	2
Coffee	0 5	0 1	0 3	0 3	0 1	0 1	..	0
Cocoa	0 1	0 1	..	..	..	..	0 1	0
Sugar, refined	2 10	2 4	2 8	2 15	1 11	2 1	2 5	2
Sugar, raw	0 12	0 9	0 11	0 10	0 5	0 2	0 11	0
Gur	1 11	1 2	1 12	1 9	1 4	1 4	1 12	1
Sweetmeats	2 0	2 7	2 8	2 5	1 7	1 3	2 4	2
Biscuits	1 10	0 14	1 3	1 2	0 10	0 11	1 1	1
Canned food	0 8	0 5	0 4	0 8	0 1	0 2	0 6	0
Aerated water	0 2	0 2	0 3	0 5	0 1	0 1	0 1	0
Food bought & consumed away from home ..	2 7	2 11	1 9	2 6	0 9	0 8	1 2	1
Total ..	14 7	12 10	13 0	14 7	7 10	7 12	9 11	14
Total : all food ..	115 10	104 12	110 6	113 9	85 13	89 13	105 15	115
<i>Average monthly expenditure on fuel and lighting—</i>								
Firewood	2 10	1 11	2 3	2 6	2 10	2 14	2 11	2
Charcoal	0 8	0 7	0 8	0 9	0 5	0 3	0 6	0

TABLE 19—contd.

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
Average monthly expenditure on fuel and lighting—contd.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Soft coke	4 2	4 8	3 14	3 14	3 5	3 9	4 2	3 9
Steam coal	0 11	0 9	0 7	0 6	0 6	0 1	0 5	0 4
Kerosene	1 9	1 10	1 5	1 6	0 13	1 1	1 5	1 4
Match box	0 7	0 6	0 7	0 7	0 4	0 5	0 6	0 4
Lamp & chimney	0 6	0 5	0 3	0 4	0 3	0 5	0 5	0 4
Electricity (lighting)	1 9	0 6	1 11	1 14	1 1	1 0	1 5	0 15
Others	0 3	0 8	0 14	0 8	0 10	0 9	0 13	0 11
Total ..	12 1	10 6	11 8	11 10	9 9	9 15	11 10	9 15
Average monthly expenditure on clothing—								
Men	7 13	7 13	9 5	7 9	9 8	10 8	9 7	9 1
Women	6 10	5 15	5 7	5 5	4 13	4 11	6 2	6 6
Children	3 14	3 9	4 6	3 4	2 15	3 11	3 8	3 4
Total ..	18 5	17 5	19 2	16 2	17 4	18 14	19 1	18 11
Average monthly expenditure on furniture—								
Total ..	4 0	3 4	3 4	4 2	3 5	3 4	2 2	2 15
Living—								
Total ..	18 15	16 14	15 1	16 3	14 2	14 7	16 13	16 6
Average monthly expenditure on miscellaneous—								
Servant	7 11	6 12	7 3	7 15	4 3	4 6	6 4	4 14
Washerman	4 6	3 14	3 13	4 0	2 10	2 14	1 11	0 1
Barber	1 6	1 1	1 4	1 2	0 15	1 1	1 14	1 1
Shaving requisites	0 8	0 7	0 6	0 7	0 2	0 2	0 4	0 2
Cobbler	0 15	0 11	0 13	0 12	0 9	0 11	0 12	0 12
Gardening and its upkeep	0 5	0 3	0 5	0 13	0 2	0 2	0 1	0 1
Sweeper	0 15	0 11	0 14	0 15	0 7	0 6	1 2	1 0
Children's education	9 12	8 6	11 13	13 2	10 8	9 10	9 1	8 4
Religious ceremonies	2 10	2 5	2 12	3 5	3 2	2 15	1 12	1 10
Washing soap	1 7	1 5	1 6	1 8	1 3	1 4	1 8	1 7
Toilet soap	0 15	0 12	0 13	1 0	0 13	0 10	0 13	0 13
Other toilet requisites	0 15	0 12	0 10	0 8	0 7	0 5	0 8	0 9
Tooth brush	0 3	0 2	0 3	0 3	0 1	0 1	0 1	0 1
Tooth powder	0 10	0 8	0 10	0 1	0 6	0 5	0 4	0 4
Newspaper	1 8	1 1	1 7	1 7	1 14	1 15	1 2	1 0
Entertainments	1 7	1 5	1 1	0 14	0 14	0 14	0 15	0 13
Club subscription	0 11	0 6	0 12	0 13	0 15	0 13	0 8	0 8
Postage	0 12	0 9	0 10	0 13	0 7	0 9	0 12	0 11
Medical attendance	2 5	2 5	1 11	2 1	1 13	2 8	2 3	2 1
Medicines	4 12	4 14	4 8	5 0	3 2	3 7	4 14	4 9
Holiday expenses	1 7	1 10	0 12	1 0	0 9	0 8	0 11	0 12

TABLE 19—concl'd.
Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—contd.</i>								
Travelling to and from place of work ..	3 15	4 4	3 10	3 7	2 13	2 14	2 14	2 11
Maintenance of own conveyance ..	0 7	0 7	0 7	0 8	0 4	0 7	0 12	0 5
Cycles-repairs ..	..	..	0 1	0 1	..	0 1	0 4	0 4
Radio repairs etc ..	0 8	..	0 1	0 1	..	..	..	..
Taxes ..	5 1	4 1	4 3	3 8	3 8	3 6	2 1	1 9
Provident fund ..	10 5	9 11	11 10	12 11	9 11	10 0	11 5	10 10
Insurance ..	8 0	7 6	7 13	7 14	6 12	6 2	7 4	7 7
Contribution to dependants ..	6 15	5 9	7 5	13 3	3 11	5 5	6 13	6 10
Interest on loan ..	5 0	3 11	3 3	3 5	3 2	4 14	3 0	3 4
Repayment of loan, if any ..	7 6	8 4	10 15	12 8	7 12	9 12	10 5	11 0
Marriage presents ..	..	..	0 12	0 9	0 2	0 5	..	..
Pansupari ..	1 14	1 9	1 15	2 6	1 4	1 6	1 9	1 8
Cigarettes, etc. ..	2 11	1 13	2 2	1 11	1 8	1 10	2 2	1 7
Tobacco ..	0 6	0 4	0 5	0 5	0 6	0 7	0 4	0 5
Flowers ..	0 2	0 1	0 1	0 2	0 1	..	0 1	0 1
Charity ..	0 15	0 9	0 10	0 12	0 7	0 9	0 12	0 11
Maintenance of milch cattle ..	0 2	0 2	0 4	0 1	0 1	0 6	0 11	0 8
Other miscellaneous ..	1 8	1 8	1 7	2 14	1 12	1 13	1 7	1 9
Total ..	100 11	89 2	100 6	113 9	78 4	84 10	88 8	81 2

Assam and Bengal
(excluding East Pakistan)

TABLE 1.
Distribution of budgets by income and expenditure classes.
Expenditure groups.

Income groups					Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above	Total
Below Rs. 100	..	..	..	..	8	4	..	..	..	..	..	..	..	12
100 to 125	..	..	..	..	4	16	4	4	4	..	..	..	..	32
125 to 150	..	..	..	..	..	8	12	4	4	..	..	..	..	28
150 to 175	..	..	..	..	..	..	4	4	4	..	..	..	..	12
175 to 200	..	..	..	..	..	..	4	..	4	4	..	..	..	12
200 to 225	..	..	..	..	..	..	..	..	..	4	..	..	..	4
225 to 250	..	..	..	..	..	..	..	..	..	..	..	..	..	..
250 to 275	..	..	..	..	..	..	..	..	1	..	..	8	1	16
275 to 300	..	..	..	..	..	..	..	..	..	..	4	..	4	8
300 & above	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total					12	28	34	12	20	8	4	8	8	124

TABLE 2.
Percentage of natural families and joint household by income groups.

Income groups					Number of		Percentage	
					Families	Budgets	Natural families	Joint households
Below Rs. 100	..	..	..	..	18	72	61	39
100 to 150	..	..	..	..	6	24	59	59
150 to 200	..	..	..	..	7	28	57	43
200 to 250	..	..	..	..	..	..	..	..
250 to 300	..	..	..	..	..	..	..	..
300 and above	..	..	..	..	..	..	..	..
All groups					31	124	57	43

TABLE 3.
Average size and composition of family.

Income groups					Number of		Average number of persons					Average size of family in c. n.'s	
					Families	Budgets.	Total	Adults		Children			
								Male	Female	Male	Female		
Below Rs. 100	}	..	..	..	18	72	6.1	1.6	1.8	1.4	1.3	4.7
100 to 150		6	24	7.7	2.2	2.1	1.3	2.1		5.9
150 to 200		7	28	6.8	2.2	1.9	1.4	1.3			5.3
200 to 250	}	..	..	..	..	..	..	..	..	..	..	..
250 to 300	
300 & above		..	..	..	..	..	..	..	..	..	..	..
All groups					..	31	124	6.6	1.8	1.9	1.4		1.5	5.0

TABLE 4.
Average number of earners per family.

Income groups					Total		Average number of earners	
					Families	Budgets	Males	Females
Below Rs. 100	..	..	..	..	18	72	1.00	..
100 to 150	..	..	..	..	6	24	1.00	..
150 to 200	..	..	..	..	7	28	1.00	..
200 to 250	..	..	..	..	..	..	..	..
250 to 300	..	..	..	..	..	..	..	..
300 & above	..	..	..	..	..	..	..	..
All groups					31	124	1.00	..

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups	Number of		Average size of family		Average number of earners per family	Average number per family earner	
	Families	Budgets	Persons	C. u.'s.		Persons	C. u.'s.
Below Rs. 100	18	72	6.1	4.6	1.0	6.1	4.6
Rs. 100 to 150							
Rs. 150 to 200	6	24	7.7	5.9	1.0	7.7	5.9
Rs. 200 to 250	7	28	6.8	5.3	1.0	6.8	5.3
Rs. 250 to 300							
Rs. 300 & above .. .. .	..	..	..	..	..	..	..
Total: all groups	31	124	6.6	5.0	1.0	6.6	5.0

TABLE 6.

Percentage distribution of families according to consumption units.

Income groups	Number of persons							
	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9 & above
Below Rs. 100	7	..	22	28	14	..	7	22
Rs. 100 to 150								
Rs. 150 to 200 .. .. .	..	..	..	..	66	17	..	17
Rs. 200 to 250	14.2	28.6	..	..	28.6	..	..	28.6
Rs. 250 to 300								
Rs. 300 & above .. .. .	..	..	..	..	..	..	..	..

TABLE 7.

Percentage distribution of families according to consumption units.

Up to Rs. 150	7	22	36	7	14	14	..	..
Rs. 150 to 200 .. .. .	..	..	50	16.6	16.7	..	16.7	..
Rs. 200 to 300	23	..	29	20	..	14	..	11

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups	Average size of family in c.u.'s.	Monthly income per family	Regular monthly expenditure		Income per c.u.	Deficit per c.u.
			Per family	Per c.u.		
Below Rs. 100	4.6	Rs. as. 117 6	Rs. as. 151 1	Rs. as. 32 13	Rs. as. 25 8	Rs. as. 7 5
Rs. 100 to 150						
Rs. 150 to 200	5.9	173 15	205 9	34 14	29 9	5 5
Rs. 200 to 250	5.3	264 13	269 5	50 13	49 15	0 14
Rs. 250 to 300						
Rs. 300 & above .. .. .	..	..	..	..	..	..
All groups	5.0	161 10	187 11	37 9	32 5	5 4

TABLE 9.

Pattern of aggregate income by sources per specified income groups.

Income groups	Number of		Total monthly income	Salary	War & dearness or house-rent allowance	Land	Other sources
	Families	Budgets					
			Rs. as.	Rs. as.	Rs. as.	Rs. as.	
Below Rs. 100 }	18	72	117 6	75 14	25 1	16 7	
Rs. 100 to 150 }	6	24	173 15	112 11	29 3	32 1	
Rs. 150 to 200 }	7	28	264 13	157 13	40 15	66 1	
Rs. 200 to 250 } .. .. .	..	..	..	..	..	..
Rs. 250 to 300 } .. .. .	..	..	..	..	..	..
Rs. 300 & above .. .. .	..	..	..	..	..	..
Total: all groups	31	124	161 10	101 8	29 7	30 11	

TABLE 10.

Expenditure in relation to income.

	Income groups					
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above
Total expenditure per month (Rs.—as.)	151 1	205 9	269 5	187		
Monthly income (Rs.—as.)	117 6	173 15	264 13	161		
Total expenditure per month divided by monthly income	1.3	1.2	1.0	1.2		
Number of salary-earner per family	1.0	1.0	1.0	1.0		

TABLE 11.

Analysis of indebtedness.

Income groups	No. of		No. of families in debt	Percent- age of 3 to 2	Average indebted- ness per family		Average monthly income	Ratio of indebted- ness to monthly in- come for		
	Families	Budgets			Families in debt	All families		Families in debt	All families	
	1	2			3	4		5	6	7	8	9
					Rs. as.	Rs. as.	Rs. as.	%	%	
Below Rs. 100	}	18	72	13	72	12 2	8 12	117 6	10.3	7.5
Rs. 100 to 150		6	24	5	58	21 11	18 1	173 15	12.5	10.3
Rs. 150 to 200		}	7	28	7	100	19 12	19 12	264 13	7.5	7.5
Rs. 200 to 250										
Rs. 250 to 300										
Rs. 300 & above										
All groups		31	124	25	81	16 3	13 1	161 10	10.0	3.0

TABLE 12.

Frequency distribution of families paying rent.

Income groups						Below Rs. 5	Rs. 5 to 9	Rs. 10 to 14	Rs. 15 to 19	Rs. 20 and above	Total no. of families paying rent	Percent- age of all fami- lies in the income group
Below Rs. 100	..	..	..	..	..	4	..	2	1	..	7	39
Rs. 100 to 150	..	..	..	..	..		..	..	..	..	2	34
Rs. 150 to 200	..	..	..	..	..	..	1	1	..	1	3	43
Rs. 200 to 250	..	..	..	..	..	..	..	..	..	..	..	..
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	..	..	..
Rs. 300 & above	..	..	..	..	..	..	..	..	..	..	..	..
All groups	..	..	..	..	..	6	1	3	1	1	12	39

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups						Number of families having the undermentioned number of rooms				
						One	Two	Three	Four and above	Total
Below Rs. 100	..	..	..	..	..	2	4	1	..	7
Rs. 100 to 150	..	..	..	..	..		..	1	1	2
Rs. 150 to 200	..	..	..	..	..	..	2	2	1	5
Rs. 200 to 250	..	..	..	..	..	..	..	..	..	..
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	..
Rs. 300 & above	..	..	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	2	6	4	2	14

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons						One	Two	Three	Four	Five and above	Total	Average no. of rooms per family	No. of persons per room
Two	..	..	..	..	..	..	..	1	..	..	1	3.0	0.7
Three	..	..	..	..	..	..	1	1	..	..	2	2.5	1.2
Four	..	..	..	..	..	..	2	..	..	..	2	2.0	2.0
Five	..	..	..	..	..	1	..	..	1	..	2	2.5	2.0
Six	..	..	..	..	..	..	1	..	..	..	1	2.0	3.0
Seven	..	..	..	..	..	1	..	2	..	..	3	2.3	3.0
Eight	..	..	..	..	..	..	..	..	..	..	..	..	..
Nine	..	..	..	..	..	..	1	..	..	..	1	2.0	4.5
Ten	..	..	..	..	..	..	..	..	..	1	1	5.0	2.0
Above ten	..	..	..	..	..	..	1	..	..	..	1	2.0	5.5
Total	..	..	..	..	..	2	6	4	1	1	14	2.6	2.2

TABLE 15.

Frequency Distribution of families by number of consumption units and numbers of rooms.

Number of consumption units						Number of families having rooms					Total	Average no. of rooms per family	Average no. of consumption units per room
						One	Two	Three	Four	Five or more			
10	..	..	..	..	..	..	1	2	..	..	3	2.7	0.8
11	..	..	..	..	..	..	2	..	..	..	2	2.0	1.5
12	..	..	..	..	..	1	..	..	..	..	1	1.0	4.0
13	..	..	..	..	..	1	1	2	..	..	4	2.2	2.2
14	..	..	..	..	..	..	..	..	1	..	1	2.0	3.0
15	..	..	..	..	..	..	1	..	..	..	1	2.0	3.5
16	..	..	..	..	..	..	..	..	..	1	1	5.0	1.6
17 and above	..	..	..	..	..	..	1	..	..	..	1	2.0	5.0
Total						2	6	4	1	1	14	2.6	2.0

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping.

Income groups						All		Self-owned		Rented		Free	
						P	F	P	F	P	F	P	F
Below Rs. 100	}	..	..	..	..	2.8	45.4	..	..	2.8	45.4	..	..
100 to 150		..	..	..	..	2.8	36.0	..	..	2.8	36.0	..	..
150 to 200	}	..	..	..	..	2.3	63.3	..	..	2.3	63.3	..	..
200 to 250		..	..	..	..	..	..	..	..	..	..	..	..
250 to 300	}	..	..	..	..	..	..	..	..	..	..	..	..
300 & above		..	..	..	..	..	..	..	..	..	..	..	..

P—Average number of persons sleeping in a room.
 F—Average floor space in sq. ft. per persons sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities						Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average for all groups
						Rs. AS.		Rs. AS.	Rs. AS.			Rs. AS.
Rice—												
Rice	..	..	..	..	..	18 0		21 15	19 10		..	19 2
Wheat	..	..	..	..	..	1 11		2 2	1 4		..	1 11
Wheat flour	..	..	..	..	..	2 8		2 2	4 2		..	2 13
Bread	..	..	..	..	..	0 4		0 5	0 14		..	0 6

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

Commodities					1	2	3	4	5	6	7
Cereals—contd.					Rs. AS.		Rs. AS.	Rs. AS.		Rs. AS.	Rs. AS.
Other wheat products					0	2		0	1		0 2
Other cereals					0	4	0 9	0	5	..	0 4
Total ..					22	13	27 1	26	4	..	24 7
Pulses—											
Total ..					3	11	4 8	3	7	..	3 13
Milk and fats—											
Milk					10	6	14 2	14	15	..	12 2
Curd					0	3	1 8	1	1	..	0 11
Butter					0	7	0 3	1	9	..	0 11
Ghee					3	5	4 13	7	11	..	4 19
Vanaspoti					0	12	1 13	2	8	..	1 3
Gingelly oil					0	6	0 3	0	12	..	0 7
Cocoanut oil		0 12	0 2
Mustard oil					3	12	5 2	5	7	..	4 9
Total ..					19	3	28 8	33	15	..	21 6
Fruits and vegetables—											
Fruits					1	2	1 4	3	12	..	1 4
Potatoes					3	1	4 8	6	0	..	4 1
Onions					0	11	0 11	0	15	..	0 12
Green leaf vegetables					1	15	3 13	4	13	..	21 3
Other vegetables					5	7	6 2	7	1	..	5 15
Total ..					12	4	16 6	22	9	..	14 15
Condiments and spices—											
Salt					0	10	0 11	1	1	..	0 12
Chillies					0	10	1 0	1	2	..	0 13
Turmeric					0	4	0 8	0	5	..	0 4
Tamarind					0	1	0 4	0	5	..	0 1
Mustard					0	1	0 6	0	10	..	0 4
Other condiments					1	5	1 0	1	15	..	1 6
Total ..					2	15	3 10	5	8	..	3 10
Animal food—											
Goat's meat					0	13	0 14	5	12	..	1 19
Other mutton					0	1	0 1
Fowl					0	6	0 6	0 8
Pork					0	1	0 1	0 1
Fish					4	13	11 4	11	0	..	7 7
Egg					0	4	0 13	0	15	..	0 4
Total ..					6	6	13 6	17		..	10 9

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

Commodities							1	2	3	4	5	6	7
							Rs. AS.		Rs. AS.	Rs. AS.		Rs. AS.	Rs. AS.
<i>Miscellaneous—</i>													
Tea	..	..	..	..	..	..	1	9	1	5	3	9	1 15
Coffee	..	..	..	..	..	..	..		..	0	9	..	0 2
Cocoa	..	..	..	..	..	..	..		0	4	..	..	0 1
Sugar, refined	..	..	..	..	..	..	1	11	1	15	3	8	2 3
Sugar, raw	..	..	..	..	..	..	0	8	0	8	0	2	0 7
Gur	..	..	..	..	..	..	1	2	1	8	1	14	1 6
Sweetmeat	..	..	..	..	..	..	0	14	1	14	1	10	1 4
Biscuits	..	..	..	..	..	..	0	4	0	9	0	10	0 6
Canned foods	..	..	..	..	..	..	0	1	..	..	..	..	..
Aerated water	..	..	..	..	..	..	..		0	1	..	..	..
Food bought and consumed away from home	..	..	..	..	..	..	0	9	0	3	0	7	0 7
Total							6 10		8 3	12 5		..	8 3
Total : all food							73 14		101 10	121 1		..	89 9
<i>Fuel and lighting—</i>													
Firewood	..	..	..	..	..	..	4	3	2	11	6	5	4 6
Charcoal	..	..	..	..	..	..	0	2	0	10	0	13	0 6
Soft coke	..	..	..	..	..	..	1	0	2	11	2	2	1 9
Steam coal	..	..	..	..	..	..	0	6	..	..	0	9	0 5
Kerosene oil	..	..	..	..	..	..	1	5	1	6	1	10	1 6
Match box	..	..	..	..	..	..	0	7	0	5	0	6	0 6
Lamp & chimney etc.	..	..	..	..	..	..	0	5	0	3	0	6	0 1
Electricity & lighting	..	..	..	..	..	..	0	3	0	8	..	..	0 3
Others	..	..	..	..	..	..	..		0	9	0	3	0 7
Total							7 15		8 15	12 6		..	9 1
<i>Clothing—</i>													
Men	..	..	..	..	..	..	4	13	4	2	7	4	5 4
Women	..	..	..	..	..	..	3	11	4	1	3	9	3 12
Children	..	..	..	..	..	..	2	7	3	3	3	12	2 14
Total							10 15		11 6	14 9		..	11 14
<i>Furniture—</i>													
Total							3 12		3 14	4 15		..	4 1
<i>Housing—</i>													
Rent	..	..	..	..	..	..	5	6	4	8	7	2	5 9
Repair	..	..	..	..	..	..	..		0	3	1	3	0 5
House tax	..	..	..	..	..	..	0	1	0	3	0	9	0 3
Ground Tax	..	..	..	..	..	..	0	1	0	2	0	7	0 2
Water supply	..	..	..	..	..	..	0	12	0	14	1	0	0 3
Total							6 4		5 14	10 5		..	7 9

TABLE 17—*contd.*
Average monthly expenditure per family by items—concl'd.

Commodities	1	2	3	4	5	6	7	
	Rs. As.		Rs. As.	Rs. As.		Rs. As.	Rs. As.	
Miscellaneous—								
Servants	2	9	3	12	8	1	4	1
Washerman	1	12	2	0	1	6	2	8
Barber	0	13	1	1	1	3	0	15
Shaving requisites	0	4	..	..	0	4	0	3
Cobbler	0	8	0	12	0	14	0	10
Gardening and its upkeep	0	1	0	2	0	2	0	1
Sweeper	0	9	1	0	0	13	0	11
Children's education	5	4	5	8	22	9	9	3
Religious ceremonies	1	7	2	2	2	13	1	14
Washing soap	1	6	1	8	1	10	1	7
Toilet soap	0	10	0	10	1	0	0	11
Other toilet requisites	1	12	2	1	2	12	1	15
Tooth brush	0	2	..	..	..	..	0	1
Tooth powder	0	3	0	4	0	7	0	5
Newspaper	0	5	1	9	1	15	0	15
Entertainment	0	5	0	7	0	8	0	6
Club subscription	0	5	1	0	0	13	0	9
Postage	0	10	0	9	0	12	0	11
Medical attendance	0	8	0	9	0	11	0	9
Medicines	2	0	2	2	4	4	2	9
Holiday expenses	0	7	2	3	0	8	0	13
Travelling to and from place of work	0	5	0	8	0	1	0	5
Maintenance of own conveyance	0	9	0	11	0	6	0	9
Cycles—repairs	0	1	..	..	..	..	0	1
Taxes .. .. .	..	..	1	4	4	9	1	4
Provident Fund	3	2	10	8	12	7	6	11
Insurance	4	15	4	13	1	13	4	3
Remittances to dependants	4	6	4	6	..	..	3	6
Interest on loan	3	8	5	14	1	1	3	6
Repayment of loan	4	7	12	3	18	11	9	2
Pansupari	1	4	1	0	1	15	1	6
Cigarettes etc.	1	5	1	8	4	5	2	0
Tobacco	0	9	0	5	0	9	0	8
Flowers	0	2	0	2	0	2	0	2
Charity	0	9	0	9	0	8	0	9
Maintenance of milch cattle	0	10	..	..	0	11	0	8
Other miscellaneous (including marriage presents and opium)	0	13	1	0	2	10	1	3
Total ..	48	5	73	14	106	1	66	2

BOMBAY PROVINCE EXCLUDING BOMBAY CITY.

This region constitutes about 7 per cent. of the total sample selected for the enquiry and covers 360 individuals. The number of effective budgets received from this area was 337 including both all-four and non-four budgets. A summary table showing the average monthly expenditure by items based on these budgets is annexed to the Report (vide table 19—pp. 189-192). The report is however based on the analysis of 240 all-four budgets.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :—

When the whole sample is considered.					When the sample is divided at random into two equal parts.					
					First part.			Second part.		
	M	S	V		M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%		Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	209.8	100.8	48.0		202.0	89.4	44.2	217.6	110.2	50.7
Total food expenditure	83.0	41.2	49.6		82.3	33.3	40.3	83.7	47.6	56.9
Miscellaneous expenditure	72.6	48.1	66.2		69.7	38.8	55.7	75.5	54.9	72.7

DISTRIBUTION OF BUDGETS BY INCOME AND EXPENDITURE CLASSES.

The percentage of families by expenditure classes is given below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above.
5.0	10.0	16.7	11.7	13.3	6.7	11.7	8.2	5.0	11.7

About 32 per cent. of the families spend less than Rs. 150 per month, 25 per cent. between Rs. 15 and 200, 18 per cent. between Rs. 200 and 250, 13 per cent. between Rs. 250 and 300 and 12 per cent. spend Rs. 300 or more. The quartile values of the expenditure are given below :—

First quartile =Rs. 126.5.

Median =Rs. 187.4.

Third quartile =Rs. 249.8.

This means that 50 per cent. of the families spend in round numbers Rs. 187 or less, the upper 25 per cent. of the families have a monthly expenditure of about 250 or more and the lower 25 per cent. on expenditure of Rs. 126 or less. The central 50 per cent. incur an expenditure of between Rs. 126 and 250 or more.

The quartile value of the income in rupees are :—

First quartile =Rs. 97.5.

Median =Rs. 159.4.

Third quartile =Rs. 212.5.

The percentage distribution of families by income groups is shown below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 above.
25.0	8.3	11.7	13.3	10.0	6.7	5.0	5.0	3.3	11.7

About 45 per cent. of the families earn less than Rs. 150, 23 per cent. between Rs. 150 and Rs. 200, about 12 per cent. between Rs. 200 and Rs. 250, 8 per cent. between Rs. 250 to 300, and 12 per cent. earn Rs. 300 or more.

It is found that 40 per cent. of the families lie in the same expenditure and income classes, 52 per cent. in expenditure classes above and 8 per cent. in expenditure classes below the corresponding income class (Table 1, page 180).

COMPOSITION OF FAMILY.

It will be seen from table (2) at page 180 that out of 60 families 65 per cent. are natural families and 35 per cent. joint families. The average number of persons living in the family is 5.7; 1.6 being males, 1.7 female 1.3 boys and 1.1 girls. The average number of persons living away from family is 0.4; 0.22 being male and 0.18 females. The size of the family inclusive of dependants living away from family is 6.1 (Table 3, page 181). It will be seen from table (3) that the minimum number of persons per family falls in the income group Rs. 100—150, and the maximum number in the last but one income group.

Average number of earners per family is 1·12, including the head of the family. Average number of non-earners including those living away from family is 4·98, i.e., about 20 per cent. of the family members are earners and 80 per cent. non-earners of whom about 50 per cent. are boys and girls and about 36 per cent. are adult females. The number of earners varies from 1·1 in the lowest income group to 1·4 in the last but one. There are female earners in the income groups Rs. 100—150, Rs. 150 to 200 and Rs. 250 to 300 in which their number is only ·08, ·07 and ·20 per family respectively.

Some idea of pressure of dependants on earning members can be had from table 5, page 181. The number of dependants per earner varies from 3·7 persons in the income group Rs. 100—150 to 6·1 persons in the income group Rs. 300 and above. It will be seen from the table at page 181 that the earner of an average family has to maintain 4 to 6 persons or 3 to 5 equivalent adults. The number of dependants per earner in the average family varies from 3·0 consumption units in the income group Rs. 100—150 to 4·7 in the income group Rs. 300 and above. The number of dependants per earner is 5·1 persons or 4·0 c.u. s. in the lowest income group. The proportionate excess of expenditure over income of the family declines as one goes up the income groups, while the number of earners shows an alternate increase or decrease. (Table 10, page 183).

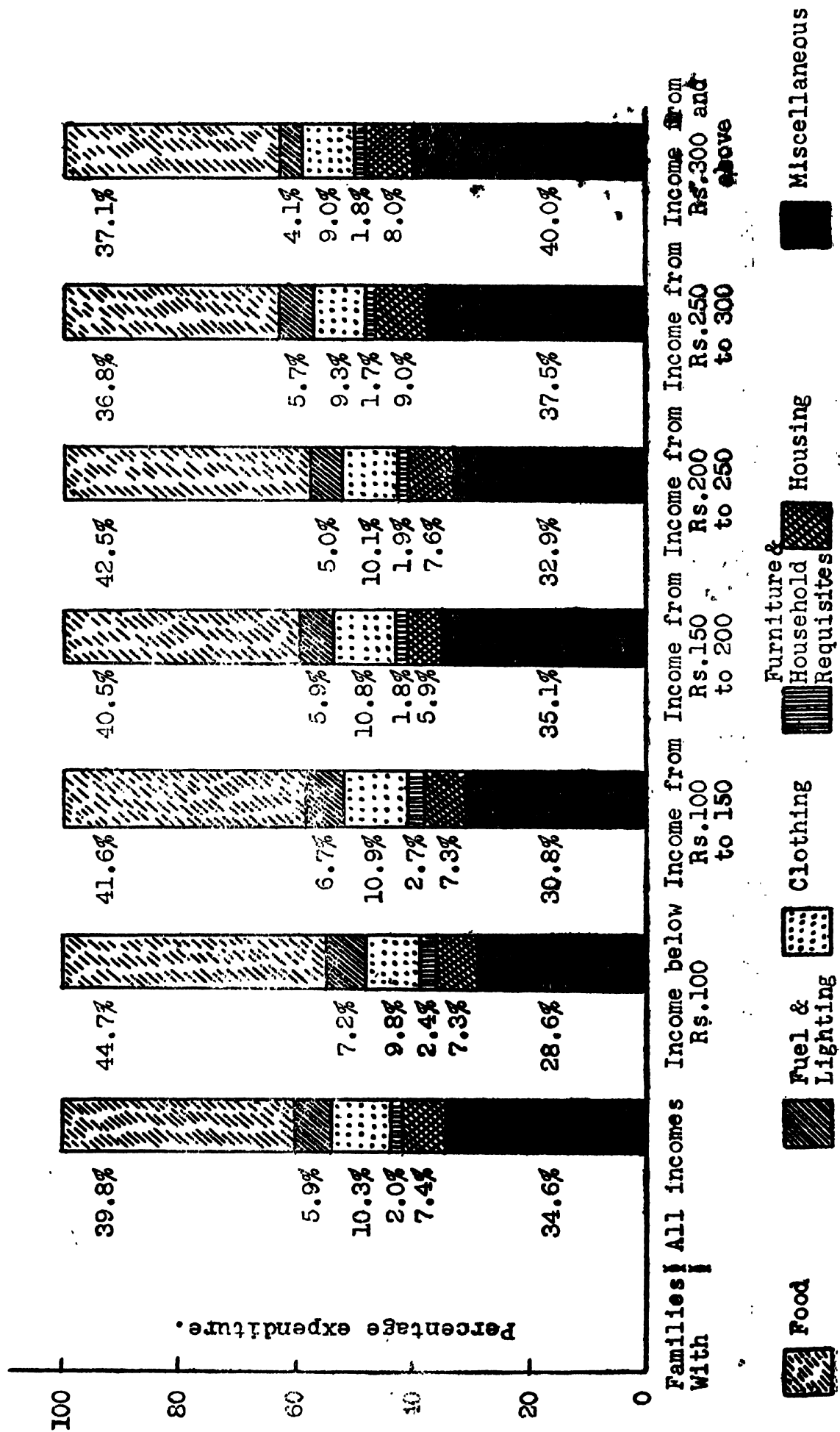
MODAL SIZE OF FAMILY.

About 33 per cent. of the families consist of 3 to 4 consumption units. They constitute the modal group, the modal value being 3·48 c.u.'s followed by the median value of 3·65 c.u.'s. (Table 7, page 182).

MONTHLY INCOME AND EXPENDITURE.

The average monthly income of the family consists of the salary and allowances of the head of the family and other members and the income from other sources such as, land, investments, contributions from relatives etc. The average income of the head of the family from pay and allowances is Rs. 166·7 per month and from other sources is Rs. 14·4 per month. The average earning of other members of the family works out to Rs. 3·2 per month. The total income of the family therefore aggregates Rs. 183·13 per month. The greatest single source is the income of the head of the family from pay and allowances which account for 90 per cent. The contribution of the other members of the family towards earnings is very small, being only about 2 per cent. Income from other sources such as land, investment etc. is also very small being only 8 per cent. In all income groups except the highest, pay and allowances account for more than 90 per cent. of the family income. In the highest income group pay and allowances account for about 79 per cent. of the total family income, other income claiming about 21 per cent. of the total income. The monthly income per family varies from Rs. 85·1 to Rs. 407·6 while the monthly expenditure per family ranges from Rs. 124·4 to Rs. 418·5. The monthly income per consumption unit in the various income groups varies from Rs. 19·13 to Rs. 86·11 while the monthly expenditure per consumption unit varies from Rs. 29·0 to Rs. 89·0. Among the income groups the deficits vary from Rs. 9·3 per c.u. in the lowest group to Rs. 2·5 in the highest group. (Tables 3 & 9, pages 182—183).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP



TOTAL EXPENDITURE BY GROUPS WITH PERCENTAGES.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. Rs.	Rs. Rs.	Rs. Rs.	Rs. Rs.	Rs. Rs.	Rs. Rs.	Rs. Rs.
Food	55 8 (44.7%)	65 6 (41.6%)	86 7 (40.5%)	100 5 (42.5%)	107 6 (36.8%)	155 8 (37.1%)	83 5 (39.8%)
Fuel and lighting	9 0 (7.2%)	10 10 (6.7%)	12 10 (5.9%)	11 13 (5.0%)	16 11 (5.7%)	17 2 (4.1%)	12 6 (5.9%)
Clothing	12 3 (9.8%)	17 1 (10.9%)	23 1 (10.8%)	23 13 (10.1%)	27 1 (9.3%)	37 6 (9.0%)	21 13 (10.3%)
Furniture and household requisites	2 15 (2.4%)	4 4 (2.7%)	3 13 (1.8%)	4 8 (1.9%)	5 1 (1.7%)	7 8 (1.8%)	4 3 (2.0%)
Housing	9 2 (7.3%)	11 7 (7.3%)	12 8 (5.9%)	17 15 (7.6%)	26 1 (9.0%)	33 7 (8.0%)	15 10 (7.4%)
Miscellaneous	35 8 (28.6%)	48 7 (30.8%)	74 15 (35.1%)	77 10 (32.9%)	109 7 (37.5%)	167 7 (40.0%)	72 9 (34.6%)
Total ..	124 4 (100.0%)	157 3 (100.0%)	213 6 (100.0%)	236 0 (100.0%)	291 11 (100.0%)	418 5 (100.0%)	209 13 (100.0%)

Expenditure on food is the highest being 39·8 per cent. of the total family expenditure and next comes miscellaneous items with 34·6 per cent. As between the lowest and the highest income groups, the expenditure on food falls from 45 per cent. to 37 per cent. and on fuel and lighting from 7 per cent. to 4 per cent. Expenditure on clothing is 9·8 per cent. in the lowest group, it then rises to 10·9 per cent. in the following income group and then reveals a declining tendency going down to 9·0 per cent. in the highest income group. Expenditure on housing has been erratic ; it is slightly above 7 per cent. in the first two groups, then it falls to 5·9 per cent. in the following group to rise upto 9 per cent. in the last but one income group whereafter it comes down to 8 per cent. in the highest. Percentage expenditure on miscellaneous items increases with increasing income with a slight set-back in the fourth income group. Furniture and household requisites remain almost steady at about 2·0 per cent.

SURPLUS AND DEFICIT BUDGETS.

On classification of budgets into surplus and deficit ones as given below it is found that 80 per cent. of the total families show deficit and only about 20 per cent. show surplus.

Income groups.										Total budgets	Surplus budgets	Deficit budgets	% of 2 to 1	% of 3 to 1
										1	2	3	4	5
Below Rs. 100	..	..	..	..	..	..	..	..	..	60	4	56	7	93
Rs. 100 to 150	..	..	..	..	..	..	..	..	..	48	8	40	16	84
Rs. 150 to 200	..	..	..	..	..	..	..	..	..	56	8	48	14	86
Rs. 200 to 250	..	..	..	..	..	..	..	..	..	28	8	20	29	71
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	20	12	8	60	40
Rs. 300 and above	..	..	..	..	..	..	..	..	..	28	8	20	29	71
All groups ..										240	48	192	20	80

NON-REGULAR EXPENDITURE.

Out of 60 families under consideration, only four reported non-regular expenditure. There was no incidence of non-regular expenditure in the income groups "below 100"—and Rs. 300 and above. The intermediate groups had each one incidence of such expenditure. A family in the income group Rs. 100—150 had to make presents worth Rs. 150 on the occasion of a marriage. Another family in the next income group had to see through a marriage which cost Rs. 1500. Serious illness befell a family in the income group Rs. 200—250 and Rs. 75 had to be spent on medicine etc. A similar trouble occurred in the fourth family, in the income group Rs. 250—300 and Rs. 214/12/- had to be spent for medical attendance and medicine.

EXPENDITURE ON FOOD.

Monthly expenditure on food articles—percentages.

[illegible]

CLOTHING.

The estimated monthly expenditure and the average actual monthly expenditure on clothing on the basis of four quarterly returns are shown in the table below for the purpose of comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 & above		All	
	Esti- mated	Actual	Esti- mated	Actual	Esti- mated	Actual	Esti- mated	Actual	Esti- mated	Actual	Esti- mated	Actual	Esti- mated	Actual
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Men's clothing	4 3	10 4	8 5	5 3	8 14	13 14	9 12	11 14	11 9	6 8	14 10	19 8	8 11	11 2
Women's clothing.	4 0	6 3	5 12	4 4	8 12	10 12	8 13	9 9	9 8	3 15	12 3	18 12	7 13	8 8
Children's clothing.	4 0	3 5	3 0	2 2	5 7	5 3	5 4	2 11	6 0	1 6	10 8	6 13	5 5	3 10
Total	12 3	19 12	17 1	11 9	23 1	29 13	23 13	24 2	27 1	11 13	37 5	45 1	21 13	23 4

The estimated monthly expenditure on clothing is Rs. 21-13 per family or Rs. 4-15 per consumption unit. The estimated monthly expenditure on clothing per man is Rs. 5-6, per woman Rs. 4-9 and per child is Rs. 2-3.

FURNITURE AND HOUSEHOLD REQUISITES.

The actual expenditure on this group supplied by the families is also shown alongside the estimated expenditure for comparison.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Estimated expenditure ..	2 15	4 4	3 13	4 8	5 1	7 8	4 :
Actual expenditure ..	1 8	1 15	3 15	3 14	3 6	7 12	3 :

The estimated monthly expenditure is Rs. 4-2 per family or Re. 0-15 per consumption unit while the actual expenditure per consumption unit is Re. 0-12 per month.

HOUSING.

Eighty per cent. of the families pay rents. The remaining 20 per cent. either live in self-owned or fr houses. Taking into account only those families who pay rents, it is found that 37 per cent. of the families pay as rent less than Rs. 9 ; 38 per cent. between Rs. 10 and Rs. 19 ; 17 per cent. between Rs. 20 and Rs. 30 and 8 per cent. over Rs. 30 (Table 12, page 184). The modal rent group is Rs. 5 to 9 in which about 33 per cent. of the families lie. Forty five families have given information regarding their resident accommodation. It will be seen from the table that two-roomed houses are common amongst the income groups "Below Rs. 100" and Rs. 150-200 while three-roomed houses are more in use in other income groups. (Table 13, page 184). Forty per cent. of the families containing on an average 5.8 persons each live in two-roomed houses, 33 per cent. of them with an average size of 5.5 persons in three-roomed and 25 per cent. with an average size of 6.2 in four roomed, 9 per cent. with an average size of 5.7 persons in houses of five or more rooms (Table 14, page 184). The actual picture of overcrowding is presented more clearly in the table 14, at page 184 giving the distribution of families by number of persons and number of rooms. It may be noted that no family has one-roomed house. In the two-roomed, three-roomed, four-roomed and other houses, percentages of families of six or more persons are respectively, 55.6, 47.0, 50.0 and 25.0. A better insight into the degree of overcrowding is given by the distribution of families by number of persons per room as in the table below :--

Distribution of families by number of persons per room.

Number of persons per room	..	..	..	..	..	..	..	1-2	2-3	3 & above	Total
Number of families	..	..	..	..	..	..	..	22	17	6	
Percentage of families	..	..	..	..	..	..	..	50	38	12	

Distribution of families by number of adult male equivalents per room.

Number of equivalent adult males per room	1—2	2—3	Total
Number of families	38	7	45
Percentage of families	84	16	100

Average number of persons per room and average floor space per person are given in table 16, at page 185. But information in this respect is so meagre and incomplete that this will provide a very doubtful index of overcrowding.

EXPENDITURE ON "MISCELLANEOUS".

The average expenditure under this head is Rs. 72-9 or 34-6 per cent. of the total monthly expenditure (Table 17, pages 185—188). The monthly expenditure per family varies from Rs. 35-8 in the lowest income group to Rs. 167-7 in the highest.

Services. The wages of domestic servants alone varies from Rs. 1-14 to Rs. 14-11. The total monthly expenditure on all services varies from Rs. 4-14 to 26-7. The average monthly expenditure on services per family is Rs. 9-10 or 13-3 per cent. of the total miscellaneous expenditure.

Children's education.—The monthly expenditure varies from Rs. 1-1 to Rs. 26-10 per family. The average monthly expenditure per family is Rs. 7-4 i.e. about 10-0 per cent. of the total miscellaneous expenditure. The average monthly expenditure on this item per spending family is about Rs. 11-1.

Religious ceremonies.—The average monthly expenditure on them has been Rs. 2-0 or about 2-7 per cent.; considering only those families who spend on this item, the average expenditure per month comes to Rs. 2-12.

Toilet requisites and other necessities.—The average expenditure on toilet requisites is Rs. 1-3 or 1-8 per cent. As between the lowest and highest income groups the monthly expenditure varies from Re. 0-13 to Rs. 3-0.

Other necessities such as, washing soap, tooth brush, tooth powder or paste account for the expenditure ranging from Rs. 1-5 to Rs. 4-8. The average monthly expenditure on them is Rs. 2-7 per family or 3-2 per cent.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0-7 to Rs. 3-6 per family while that on entertainments from Re. 0-9 to Rs. 7-7. The average monthly expenditure on both is Rs. 2-13 per family or Re. 0-10 per consumption unit.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-6 to Rs. 2-11; the average monthly expenditure per family is Re. 0-13.

Postages.—The monthly expenditure on postage varies from Re. 0-10 to Rs. 1-12 per family. The monthly expenditure per family is Re. 0-14 only.

Medical charges.—The monthly expenditure on this item varies from Rs. 3-11 to Rs. 9-7 per family or Rs. 1-6 per consumption unit and accounts for about 8 per cent. of the total miscellaneous expenditure.

Holiday expenses.—The monthly expenditure on this item varies from Rs. 0-2 to Rs. 3-6 between the income groups. The average monthly expenditure is Rs. 1-7 per family.

Travelling.—It ranges from Re. 0-1 to Rs. 1-10 per family per month. The average monthly expenditure is Rs. 1-1 per family or about 1-4 per cent.

Maintenance of own conveyance.—There has been no expenditure on this account in the income group below Rs. 100. The average monthly expenditure is only Re. 0-6 per family or about -02 per cent.

Taxes.—The payment on account of taxes ranges from Rs. 1-12 in the income group Rs. 150-200 to Rs. 9-7 per month in the highest income group. The average for all income groups is Rs. 2-8 or about 3 per cent.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 17-5 per family or 23-8 per cent. The amount of Provident Fund contribution increases from Rs. 4-11 in the lowest income group to Rs. 22-14 in the highest. The insurance premium also ranges from Rs. 1-8 in the lowest income group to Rs. 14-15 in the highest.

Remittances.—The average monthly remittance comes to about Rs. 3-3 or 4-3 per cent. The monthly remittance per remitting family is Rs. 10-9.

Pansupari.—About 72 per cent. of the families reported expenditure on this item. The average monthly expenditure comes to Rs. 1-5 for all families and varies from Re. 0-15 in the lowest to about Rs. 1-15 in the highest income group. Taking only the expending families the average monthly expenditure comes to Rs. 1-14.

Cigarettes and tobacco.—About 40 per cent. of the families have shown expenses on cigarettes and tobacco. The monthly expenditure on cigarettes per spending family is Rs. 1-15 and on tobacco Re. 0-5. The average monthly expenditure on cigarettes and tobacco is Rs. 1-4 or 1-7 per cent. for all families and varies between Re. 0-3 and Rs. 3-13.

Debt disbursement.—About 55 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 8-0 only which is about 4 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 16-7 only which is about 9 per cent. of the average monthly income.

It is seen from the table that the percentages of families in debt vary from 42 per cent. in the income group Rs. 100—150 to 80 per cent. in the income group Rs. 250—300.

The ratio of debt disbursements to monthly income is the highest in the income group Rs. 100—150 and the lowest in the income group Rs. 300 and above among families in debt (Table 11, page 183).

TABLE 1.

Distribution of budgets by income and expenditure class.

Expenditure Classes.

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above	Total
Below Rs. 100	12	12	50	16	..	..	..	..	..	..	6
Rs. 100 to 125	..	12	4	4	..	..	..	..	..	..	2
Rs. 125 to 150	12	8	4	..	4	..	..	..	2
Rs. 150 to 175	4	..	12	4	12	..	..	..	3
Rs. 175 to 200	12	..	..	8	4	..	2
Rs. 200 to 225	4	8	4	..	..	..	1
Rs. 225 to 250	4	4	4	..	..	1
Rs. 250 to 275	4	8	..	..	1
Rs. 275 to 300	4	4	..
Rs. 300 and above	4	24	..
Total ..	12	24	40	28	32	16	28	20	12	28	24

TABLE 2

Percentage of natural families and joint households by income groups.

Income groups.	Number of		Percentage	
	Families	Budgets	Natural families	Joint households
Below Rs. 100	15	60	46.7	53.3
Rs. 100 to 150	12	48	50.0	50.0
Rs. 150 to 200	14	56	71.4	28.6
Rs. 200 to 250	7	28	85.7	14.3
Rs. 250 to 300	5	20	80.0	20.0
Rs. 300 and above	7	28	85.7	14.3
Total ..	66	240	65.0	35.0

TABLE 3.

Average size and composition of family.

Income groups	Number of		Average number of persons.						Average size of family in c.u's.
			Total	Adults		Children			
	Families	Budgets		Male	Female	Male	Female		
Below Rs. 100	15	60	5.6	1.5	1.8	1.0	1.3	4.3	
Rs. 100 to 150	12	48	4.6	1.7	1.7	0.7	0.6	3.8	
Rs. 150 to 200	14	56	6.4	1.5	2.0	1.3	1.6	4.8	
Rs. 200 to 250	7	28	5.7	1.3	1.8	1.9	0.7	4.3	
Rs. 250 to 300	5	20	6.6	1.6	1.4	2.4	1.2	4.9	
Rs. 300 and above	7	28	6.1	2.0	1.4	1.4	1.3	4.7	
All groups	60	240	5.7	1.6	1.7	1.3	1.1	4.4	

TABLE 4.

Average number of earners per family.

Income groups								Total	Average number of earners.	
									Male	Female
Below Rs. 100 .. ..	..	..	..	..	..	..	..	1.10	1.10	..
Rs. 100 to 150 .. ..	..	..	..	..	..	..	..	1.25	1.17	.08
Rs. 150 to 200 .. ..	..	..	..	..	..	..	..	1.07	1.00	.07
Rs. 200 to 250 .. ..	..	..	..	..	..	..	..	1.00	1.00	..
Rs. 250 to 300 .. ..	..	..	..	..	..	..	..	1.40	1.20	.20
Rs. 300 & above .. ..	..	..	..	..	..	..	..	1.00	1.00	..
All groups .. ..	..	..	..	..	..	..	..	1.12	1.08	.04

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups.								Number of		Average size of family.		Average number of earners per family	Average number per family earner.	
								Families	Budgets	Persons	C. u's.		Persons	C. u's.
Below Rs. 100 .. ..	..	..	..	..	..	..	..	15	60	5.6	4.3	1.10	5.1	3.9
Rs. 100 to 150 .. ..	..	..	..	..	..	..	..	12	48	4.6	3.8	1.25	3.7	3.0
Rs. 150 to 200 .. ..	..	..	..	..	..	..	..	14	56	6.4	4.8	1.07	6.0	4.5
Rs. 200 to 250 .. ..	..	..	..	..	..	..	..	7	28	5.7	4.3	1.00	5.7	4.3
Rs. 250 to 300 .. ..	..	..	..	..	..	..	..	5	20	6.6	4.9	1.40	4.7	3.5
Rs. 300 & above .. ..	..	..	..	..	..	..	..	7	28	6.1	4.7	1.00	6.1	4.7
Total all groups .. ..	..	..	..	..	..	..	..	60	240	5.7	4.4	1.12	5.1	4.0

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups.						Number of persons						
						2	3	4	5	6	7	8
Below Rs. 100	..	..	..	..	..	..	27	47	20	6	..	..
Rs. 100 to 150	..	..	..	..	..	8	33	33	18	..	8	..
Rs. 150 to 200	..	..	..	..	..	..	14	36	29	7	7	..
Rs. 200 to 250	..	..	..	..	..	43	..	..	14	29	14	..
Rs. 250 to 300	..	..	..	..	..	..	20	20	20	20	20	..
Rs. 300 & above	..	..	..	..	..	..	29	43	..	14	..	1

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups						Consumption units.						
						Below 2	2—3	3—4	4—5	5—6	6—7	7—8
Below Rs. 100	..	..	..	..	..	..	26	47	20	7	..	..
Rs. 100 to 150	..	..	..	..	..	8	33.5	33.5	17	..	8	..
Rs. 150 to 200	..	..	..	..	..	..	14	36	29	7	7	..
Rs. 200 to 250	..	..	..	..	..	43	..	..	29	14	14	..
Rs. 250 to 300	..	..	..	..	..	..	20	20	20	20	20	..
Rs. 300 & above	..	..	..	..	..	..	29	43	..	14	..	..
All groups						7	22	33	20	8	7	..

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups.						Average size of family in c. u.'s	Monthly income per family	Regular monthly expenditure.		Income per c. u.	Defic per c.
								Per family	Per c. u.		
							Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Below Rs. 100						4.3	85 1	124 4	29 0	19 13	9
Rs. 100 to 150						3.8	127 1	157 3	41 6	33 8	7
Rs. 150 to 200						4.8	178 6	213 6	44 7	37 3	7
Rs. 200 to 250						4.3	218 10	236 0	54 14	50 13	4
Rs. 250 to 300						4.9	270 6	291 11	59 8	55 3	4
Rs. 300 & above						4.7	407 6	418 5	89 0	86 11	2
All groups						4.4	183 13	209 13	47 11	41 12	5

TABLE 9.

Pattern of aggregate monthly income by sources per specified income groups.

Income groups.								Percentage of family.	Total monthly income.	Income of the head of the family from pay and allowances.	Income from other earners in the family.	Income from other sources.
									Rs. As.	Rs. As.	Rs. As.	
Below Rs. 100	..	..	..	..	..	..	..	25	85 1	79 15	5 13	
Rs. 100 to 150	..	..	..	..	..	..	..	20	127 1	120 5	6 13	
Rs. 150 to 200	..	..	..	..	..	..	..	23	178 6	169 9	8 13	
Rs. 200 to 250	..	..	..	..	..	..	..	12	218 10	207 10	9 0	
Rs. 250 to 300	..	..	..	..	..	..	..	8	270 6	250 8	19 14	
Rs. 300 and above	..	..	..	..	..	..	..	12	407 6	322 10	84 12	
Total: all groups								100	183 13	166 7	17 6	

TABLE 10.

Expenditure in relation to income.

	Income groups					
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above
Total expenditure per month (Rs. As.)	124 4	167 3	213 6	236 0	291 11	418 5
Monthly income (Rs. As.)	85 1	127 1	178 6	218 10	270 6	407 6
Total expenditure per month divided by monthly income	1.4	1.2	1.2	1.1	1.1	1.03
Number of salary-earners per family	1.1	1.25	1.07	1.0	1.4	1.0

TABLE 11.

Analysis of indebtedness.

Income groups	No. studied.		No. of families in debt.	Percentage of 4 to 2	Average indebtedness per family.		Average monthly income	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt.	All families		Families in debt.	All families
	2	3	4	5	6	7	8	9	10
Below Rs. 100	15	60	9	60	Rs. As. 8 3	Rs. As. 5 9	Rs. As. 85 1	% 9	% 7
Rs. 100 to 150	12	48	5	42	15 12	6 9	127 1	12	5
Rs. 150 to 200	14	56	8	57	16 13	2 10	178 6	10	6
Rs. 200 to 250	7	23	3	43	25 9	10 15	218 10	11	5
Rs. 250 to 300	5	20	4	80	28 9	20 14	270 6	10	8
Rs. 300 & above	7	28	4	57	16 4	9 5	407 6	4	2
All groups	60	240	33	55	16 7	8 0	183 13	9	4

TABLE 12.

Frequency distribution of families paying rent.

Income groups.					Below Rs. 5	Rs. 5 to 9	Rs. 10 to 14	Rs. 15 to 19	Rs. 20 to 24	Rs. 25 to 29	Rs. 30 to 34	Rs. 35 and above	No. of families paying rent.	Total Per cent. age of families paying rent.
Up to Rs. 100	..	..	..	..	2	7	5	..	..	..	..	..	14	93.3
Rs. 100 to 150	..	..	..	..	..	5	4	1	..	1	..	..	11	91.7
Rs. 150 to 200	..	..	..	..	..	2	2	3	2	..	..	..	9	64.3
Rs. 200 to 250	..	..	..	..	..	2	..	2	..	..	..	..	4	57.1
Rs. 250 to 300	..	..	..	..	..	..	1	..	1	..	1	1	4	80.0
Rs. 300 & above	..	..	..	..	..	..	..	..	3	1	1	1	6	85.7
Total	..	..	..	..	2	16	12	6	6	2	2	2	48	80.0

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups.					Number of families having the undermentioned number of rooms.					
					Two	Three	Four	Five	Six and above.	Total
Below Rs. 100	..	..	..	..	8	3	2	..	..	13
Rs. 100 to 150	..	..	..	..	2	3	2	2	..	9
Rs. 150 to 200	..	..	..	..	5	..	1	..	1	7
Rs. 200 to 250	..	..	..	..	2	3	2	..	..	7
Rs. 250 to 300	..	..	..	..	..	3	1	..	..	4
Rs. 300 & above	..	..	..	..	1	3	..	1	..	5
Total	..	..	..	..	18	15	8	3	1	45

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons					Number of families having rooms.				Total	Average no. of rooms per family	Average no. of persons per room.
					Two	Three	Four	Five			
Two	..	..	..	..	1	..	..	..	1	2.0	1.0
Three	..	..	..	..	1	3	1	1	6	3.3	0.3
Four	..	..	..	..	4	2	3	..	9	2.9	1.0
Five	..	..	..	..	2	3	..	1	6	3.0	1.0
Six	..	..	..	..	3	5	..	1	9	2.9	2.0
Seven	..	..	..	..	2	..	1	..	3	2.7	2.0
Eight	..	..	..	..	4	..	1	..	5	2.4	3.0
Nine	..	..	..	..	1	1	..	1	3	3.3	2.0
Ten	..	..	..	..	..	..	2	..	2	4.0	2.0
Above ten	..	..	..	..	..	1	..	..	1	3.0	3.0
Total	..	..	..	..	18	15	8	4	45	3.0	1.0

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units.	Number of families having rooms.				Total	Average no. of rooms per family.	Average no. of consumption units per room.
	Two	Three	Four	Five			
Two	1	2	..	..	3	3.6	0.8
Three	2	3	3	1	9	3.3	0.9
Four	7	6	1	1	15	2.7	1.5
Five	5	2	..	1	8	2.6	1.9
Six	3	..	2	..	5	2.3	2.1
Seven .. .. .	..	1	1	1	3	4.0	1.7
Eight & above .. .. .	..	1	1	..	2	3.5	2.3
Total	18	15	8	4	45	3.0	1.5

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping.

Income groups.	All		Self-owned		Rented.		Free.	
	P	F	P	F	P	F	P	F
Below Rs. 100	2.1	61.8	2.9	53.3	1.9	72.0	3.5	28.6
Rs. 100 to 150	1.5	90.8	1.9	128.8	1.3	81.7	..	..
Rs. 150 to 200	2.2	61.6	1.0	135.0	2.4	60.0	3.7	34.0
Rs. 200 to 250	1.9	61.4	2.0	41.0	1.7	62.4	2.5	76.0
Rs. 250 to 300	1.9	88.9	..	..	1.9	88.9	..	..
Rs. 300 & above	2.2	88.0	..	..	2.2	88.0	..	..

P = Average number of persons sleeping in a room.
F = Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average for all groups
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Cereals.—</i>							
Rice	6 7	7 5	7 13	8 1	12 3	9 10	8 0
Wheat	5 1	6 2	8 0	9 2	9 5	8 11	7 4
Wheat flour	0 3	0 0	0 2	..	..	..	0 1
Bread	0 1	..	0 5	2 6	0 0	2 3	0 9
Other wheat products .. .. .	..	0 1	0 1	0 3	0 4	..	9 1
Other cereals	1 15	2 11	0 14	2 3	1 1	1 0	6 4
Total	13 11	16 3	17 3	21 15	22 13	21 8	16 3
<i>Pulses.—</i>							
Total	3 14	4 13	3 12	4 8	8 15	4 7	4 10

TABLE 17- *contd.*
Average monthly expenditure per family by items—*contd.*

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
Milk & fats—							
Milk	10 13	10 0	23 4	20 13	24 1	30 11	18
Curd	0 11	0 8	0 6	0 14	0 7	0 14	0
Butter	1 7	1 8	3 1	3 8	2 12	6 11	2
Ghee	4 2	4 8	8 5	4 5	11 9	7 14	6
Vanaspathi	0 12	0 15	1 9	2 9	1 13	3 2	1
Gingelly oil	1 15	2 15	3 2	3 2	6 3	2 6	2
Cocconut oil	0 14	0 9	0 11	0 10	0 11	1 6	0
Mustard oil	0 1	1 1	0 8	1 13	..	0 9	0
Total ..	20 11	22 0	40 14	37 10	47 8	53 9	33
Fruits and vegetables—							
Fruits	1 11	3 2	2 3	6 0	2 14	6 1	3
Potatoes	1 2	1 8	2 2	2 11	2 5	3 3	1
Onions	0 8	0 13	0 12	0 12	0 13	2 2	0
Green leaf vegetables	1 12	1 7	3 5	4 3	3 10	6 2	3
Other vegetables $\frac{1}{2}$	0 15	2 6	3 0	2 7	3 5	3 1	2
Total ..	6 0	9 4	11 6	16 1	12 15	20 9	11
Condiments—							
Salt	0 6	0 5	0 7	0 9	0 7	0 13	0
Chillies	1 2	1 8	1 2	1 1	1 5	1 15	1
Turmeric	0 1	0 3	0 4	0 6	0 3	0 5	0
Tamarind	0 4	0 4	0 10	0 7	0 7	1 6	0
Mustard	0 1	0 1	0 2	0 3	0 3	0 5	0
Other condiments	0 6	1 11	0 14	1 8	1 4	3 0	1
Pickles	0 2	0 1	0 1	0 7	0 1	0 15	0
Total ..	2 6	4 1	3 8	4 9	3 14	8 11	4
Animal food—							
Goat's meat	1 3	0 8	0 11	0 7	..	0 10	0
Other mutton	0 1	0 15	..	2 12	..	0 7	0
Fowl	0 1	..	..	0 9	..	2 1	0
Beef .. .. .	..	..	..	1 12	..	7 10	1
Fish	0 11	..	0 3	0 5	..	2 8	0
Eggs	0 9	0 9	0 3	0 15	0 2	4 12	0
Total ..	2 9	2 0	1 1	4 12	0 2	18 0	3
Miscellaneous—							
Tea	2 2	2 3	2 1	2 14	3 7	4 1	2
Coffee	0 4	0 3	1 0	1 4	0 10	2 4	0
Cocoa .. .. .	..	0 1	0 1	0 2	..	0 10	0
Sugar, refined	1 9	1 15	2 3	2 6	2 14	3 5	2
Raw sugar	0 9	0 10	0 11	1 0	0 14	1 1	0
Gur	1 1	1 11	1 14	2 1	1 6	3 11	1
Sweetmeats	0 3	0 5	..	0 7	1 0	1 15	0
Biscuits	0 4	0 1	0 2	0 6	0 8	1 15	0

TABLE 17—contd.

Average monthly expenditure per family by items—contd.

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—contd.</i>							
anned foods	0 1	..	0 3	0 3	..	0 13	0 2
rated water	0 5	..	0 4	0 3	0 2	1 11	0 4
bers	0 0	0 0	0 0	..	0 0	0 0	0 0
ood bought and consumed away from home	0 4	0 7	0 4	..	0 6	7 0	1 2
Total ..	6 5	7 1	8 11	10 14	11 3	28 12	10 6
Total : all food ..	55 8	65 6	86 7	100 5	107 6	155 8	83 5
<i>Fuel and lighting—</i>							
Firewood	4 15	4 4	5 13	6 7	7 15	5 15	5 13
Charcoal	2 14	4 0	4 10	2 14	5 4	5 3	3 15
soft cooke	0 2	0 5	..	0 6	0 5	..	0 4
Steam coal .. .. .	..	..	..	..	..	0 9	—
Kerosene oil	0 11	0 15	0 15	1 2	0 11	0 11	0 13
Match box	0 3	0 5	0 5	0 5	0 7	0 9	0 5
Lamp & chimney etc.,	0 1	..	0 2	0 4	..	0 1	0 1
Electricity & lighting	0 6	0 9	0 9	..	1 11	4 2	0 15
Others	0 6	0 4	0 4	0 7	0 6	0 1	0 4
Total ..	9 0	10 10	12 10	11 13	16 11	17 2	12 6
<i>Clothing—</i>							
Men	4 3	8 5	8 14	9 12	11 9	14 10	8 11
Women	4 0	5 12	8 12	8 13	9 8	12 3	7 13
Children	4 0	3 0	5 7	5 4	6 0	10 8	5 5
Total ..	12 3	17 1	23 1	23 13	27 1	37 5	21 13
<i>Furniture and household requisites—</i>							
Total ..	2 15	4 4	3 13	4 8	5 1	7 8	4 2
<i>Housing—</i>							
Total ..	9 2	11 7	12 8	17 15	26 1	33 7	15 10
<i>Miscellaneous—</i>							
Servants	1 14	1 7	4 8	7 14	4 6	14 11	4 13
Washerman	1 5	1 15	2 12	2 15	2 13	5 8	2 7
Barber	1 0	1 1	1 7	1 13	1 5	2 0	1 3
Shaving requisites	0 6	0 4	0 4	0 4	0 1	1 4	0 6
Cobbler	0 4	0 5	0 4	0 9	0 6	1 10	0 8
Gardening and its upkeep .. .. .	..	..	..	0 2	..	0 1	—
Sweeper	0 1	0 2	0 4	0 7	0 3	1 5	0 5
Children's education	1 1	2 9	8 11	6 8	12 14	26 10	7 4
Religious ceremonies	1 8	0 11	2 4	2 14	2 5	3 0	2 0
Washing soap	1 1	1 9	1 10	1 13	2 8	2 11	1 11
Toilet soap	0 9	0 9	0 11	0 13	0 8	1 4	0 11
Other toilet requisites	0 4	0 15	0 5	0 7	0 5	1 12	0 8
Tooth brush	0 1	..	0 8	..	0 6	0 6	0 3
Tooth powder or paste	0 3	0 7	0 9	0 10	0 6	1 7	0 9

TABLE 17—concl'd.

Average monthly expenditure per family by items—contd.

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—contd.</i>							
Newspaper	0 7	0 7	0 12	1 14	1 7	3 6	1 1
Entertainment	0 12	1 8	0 12	0 9	0 12	7 7	1 12
Club subscription	0 8	0 7	0 6	1 1	0 15	2 11	0 12
Postage	0 10	0 12	0 13	1 0	0 13	1 12	0 14
Medical attendance	1 10	1 15	1 9	0 13	1 10	2 4	1 10
Medicines	2 5	6 15	4 2	2 14	2 14	7 3	4 0
Holiday expenses	0 13	2 15	1 7	0 2	2 4	3 6	1 1
Travelling from and to place of work ..	1 10	0 7	1 10	0 12	1 6	0 1	1 1
Maintenance of own conveyance ..	..	0 5	0 10	0 1	0 5	1 2	0 1
Cycles—repairs .. .. .	..	..	0 1	..	..	0 3	0 1
Radio—repairs etc. .. .. .	..	..	0 1	..	..	0 3	0 1
Taxes .. .. .	..	..	1 12	3 0	6 5	9 7	2 1
Provident fund	4 11	5 10	12 3	15 4	16 14	22 14	11 0
Insurance	1 8	3 7	7 8	9 9	8 0	14 15	6 1
Remittances to dependants	2 2	1 4	3 13	4 11	2 0	6 10	3 1
Repayment of loan	5 9	6 9	9 10	6 5	32 6	9 5	3 1
Pansupari	0 15	1 5	1 10	1 6	1 3	1 15	1 1
Cigarettes, etc.	0 12	..	0 10	0 2	0 7	3 5	1 0
Tobacco .. .. .	..	..	0 4	0 1	..	0 8	0 1
Flowers	0 4	0 1	0 5	0 2	0 9	0 15	0 1
Charity	0 8	0 2	0 8	0 15	0 7	2 1	0 1
Other 'miscellaneous'	0 9	2 8	0 9	0 0	0 8	2 0	1 0
Total ..	35 8	48 7	74 15	77 10	109 7	167 7	72 1

TABLE 18.

Quantity consumed per family.

Commodities.	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
<i>Cereals—</i>							
Rice (Sr.)	21.50	19.00	23.00	18.33	28.00	27.50	22.25
Wheat (Sr.)	21.50	21.00	28.50	29.00	28.00	25.50	25.30
Wheat flour (Sr.)	1.00	..	0.30	..	..	..	0.35
Jowar (Sr.)	8.00	5.50	4.00	8.00	..	4.75	4.20
Bajra (Sr.)	2.00	..	..	3.00	5.00	..	1.30
<i>Pulses—</i>							
Pulses (P)	7.00	3.50	2.30	3.33	6.67	3.33	4.32
<i>Milk and fats—</i>							
Milk (Sr.)	22.00	23.25	50.00	50.00	47.00	57.00	38.20
Butter (lb.)	1.00	0.75	1.50	1.90	1.33	3.25	1.46
Ghee (Sr.)	2.30	2.00	1.90	2.50	5.00	4.50	2.65
Vanaspati (lb.) .. .. .	.80	.50	2.10	2.14	3.10	2.50	1.58
Groundnut oil (lb.) .. .. .	..	1.25	..	..	..	..	.25
Gingelly oil (lb.)	4.50	4.50	4.40	5.10	5.50	4.00	4.57
Mustard oil (lb.) .. .. .	..	0.75	0.70	1.25	..	0.50	.53

TABLE 18—contd.
Quantity consumed per family—contd.

Commodities.	1	2	3	4	5	6	7
<i>Fruits and vegetables—</i>							
Potatoes (Sr.)	3.40	4.00	6.00	7.55	6.60	10.00	5.85
Onions (Sr.)	5.40	4.00	4.80	4.00	5.00	13.50	5.70
<i>Condiments and spices—</i>							
Salt (Sr.)	2.25	2.00	3.6	3.50	2.50	4.25	2.90
<i>Miscellaneous—</i>							
Tea (lb.)	1.66	1.75	1.40	2.00	2.80	2.50	2.00
Coffee (lb.)	0.25	..	0.50	0.50	0.30	1.00	.38
Sugar, refined (Sr.)	4.00	4.00	5.00	5.00	6.50	7.00	4.90
Sugar, raw (Sr.)	1.50	2.00	1.40	2.00	1.50	2.00	1.70
Gur (Secr)	3.00	4.00	4.00	2.25	3.00	5.50	3.64
<i>Composition of family.</i>							
Men	1.5	1.7	1.5	1.3	1.6	2.0	1.6
Women	1.8	1.7	2.0	1.8	1.4	1.4	1.7
Boys	1.0	0.7	1.3	1.9	2.4	1.4	1.3
Girls	1.3	0.5	1.6	0.7	1.2	1.3	1.1
Total	5.6	4.6	6.4	5.7	6.6	6.1	5.7

TABLE 19.
Summary of budgets received from middle class families.

	November, 1945		February, 1946		May, 1946		August, 1946	
	All families.	Families supplying all four schedules	All families.	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
	1	2	3	4	5	6	7	8
1. Number of families	106	60	86	60	78	60	67	60
2. Number of persons per family—								
Men (15 years & above)	1.5	1.5	1.6	1.4	1.6	1.5	1.6	1.6
Women (15 years & above)	1.5	1.6	1.7	1.7	1.6	1.8	1.7	1.7
Boys (below 15 years)	1.3	1.3	1.6	1.1	1.4	1.0	1.4	1.1
Girls (below 15 years)	1.4	1.5	1.1	1.1	1.2	1.2	1.6	1.1
Total	5.7	5.9	6.0	5.3	5.8	5.5	6.3	5.5
	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.
3. Average monthly income per family	240 14	217 8	191 12	173 4	172 4	165 2	175 15	181 10
4. Average monthly rent	21 6	16 7	22 9	12 14	22 10	12 9	13 3	19 10
5. Average monthly expenditure per household on food—								
<i>Cereals—</i>								
Rice	10 0	10 10	8 15	7 14	7 1	8 3	8 6	8 0
Wheat	5 14	7 9	6 5	6 5	5 14	3 13	5 0	5 11
Wheat flour	0 7	0 3	..	0 1	0 6	0 5	0	0 8
Bread	1 13	0 15	1 7	0 10	1 10	0 6	0 7	1 2

TABLE 19—*contd.*Summary of budgets received from middle class families— *contd.*

	1	2	3	4	5	6	7	8
	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs.
Cereals—<i>contd.</i>								
Other wheat products	0 2	0 5	..	0 1	0 3	0 2	0 2	0
Other cereals .. .. .	..	1 0	1 1	1 11	2 8	0 12	1 11	0 1
Total ..	18 4	20 10	17 12	16 10	17 10	13 9	16 0	16
Pulses—								
Total ..	4 14	3 15	5 0	4 9	4 7	4 0	5 9	5 1
Milk & fat—								
Milk	23 0	23 13	16 11	16 0	15 1	16 6	17 15	20
Curd	0 9	0 9	0 4	0 7	2 11	0 5	0 13	0 1
Butter	4 4	3 15	3 7	2 13	6 0	3 2	4 1	4
Ghee	6 11	6 14	5 2	5 10	3 10	3 3	4 13	4 1
Vanaspati	2 13	2 0	2 0	1 7	2 3	1 8	1 10	2 1
Gingelly oil	2 6	2 14	2 3	2 2	2 3	1 13	1 10	3 1
Cocconut oil	1 0	1 0	0 15	0 15	1 3	1 1	1 4	1
Mustard oil	1 1	0 9	0 13	1 2	1 8	1 3	0 9	1
Total ..	41 12	41 10	31 7	30 8	34 7	28 9	32 13	38 1
Fruits and vegetables—								
Fruits	4 3	3 4	3 4	2 6	5 9	5 1	3 15	4 1
Potatoes	1 12	2 0	2 0	1 11	3 13	1 7	1 9	1 11
Onions	1 13	1 6	1 0	0 12	1 11	0 11	0 10	0 10
Green leaf vegetables	3 1	3 4	2 15	2 4	2 1	1 10	2 2	2 1
Other vegetables	2 1	1 15	1 12	2 15	1 10	1 5	1 10	1 10
Total ..	12 14	11 13	10 15	10 0	14 12	10 2	9 14	11 1
Condiments and spices—								
Salt	0 7	0 8	0 6	0 7	0 11	0 7	0 6	0 7
Chillies	1 0	1 4	1 2	1 2	1 11	1 0	0 13	1 4
Turmeric	0 3	0 7	0 4	0 2	0 5	0 2	0 3	0 4
Tamarind	0 8	0 9	0 6	0 6	0 3	0 7	0 2	0 4
Mustard	0 2	0 2	0 2	0 2	0 3	0 2	0 1	0 4
Other condiments	1 5	1 9	1 6	1 2	1 3	1 10	1 12	2 0
Pickles	0 6	0 7	0 5	0 6	0 6	0 6	0 3	0 4
Total ..	3 15	4 14	3 15	3 11	4 10	4 2	3 8	4 11
Animal food—								
Goat's meat	0 13	1 1	1 0	1 4	1 7	1 11	1 13	1 0
Other mutton	0 6	0 3	0 9	0 12	0 13	0 7	0 1	0 11
Fowl	0 4	0 6	0 5	0 1	0 6	0 3	..	0 0
Beef	0 14	1 0	0 14	1 2	0 11	0 14	..	0 2
Fish	1 1	1 3	0 14	0 6	0 13	1 4	0 14	0 11
Eggs	0 8	0 7	0 8	0 10	0 9	0 4	0 3	0 1
Total ..	3 14	4 4	4 2	4 3	4 11	4 11	3 4	3 11

TABLE 19—*contd.**Summary of budgets received from middle class families—contd.*

	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Miscellaneous—								
Tea	2 2	2 9	2 7	2 9	3 5	1 15	2 6	2 14
Coffee	1 0	1 1	0 7	0 15	1 1	0 11	1 0	1 10
Cocoa	0 6	0 4	0 3	0 1	0 2	0 1	0 1	0 2
Sugar, refined	1 13	3 0	1 10	1 15	2 7	1 5	1 13	2 8
Sugar, raw	0 14	0 9	0 12	0 9	0 10	0 8	0 11	0 8
Gur	0 6	0 9	1 5	1 6	1 1	1 2	1 3	1 9
Sweetmeats	2 5	1 12	1 1	0 10	1 8	1 3	1 0	1 4
Biscuits	1 5	0 15	1 5	0 7	0 10	0 8	1 2	1 3
Canned food	0 8	0 2	0 6	0 4	0 2	0 3	0 6	0 4
Aerated water	0 9	0 11	0 4	0 1	0 9	0 5	0 4	0 9
Others	0 2	..	..	..	..	..	..	..
Food bought and consumed away from home	2 3	2 2	1 15	1 12	1 3	2 8	1 11	0 9
Total ..	13 9	13 10	11 11	10 0	12 10	10 5	11 9	13 0
Total: all food ..	99 2	100 12	84 14	79 9	93 3	75 6	82 9	94 2
Average monthly expenditure on fuel and lighting—								
Firewood	2 0	3 13	2 12	3 12	4 12	4 14	3 10	3 3
Charcoal	1 13	2 3	1 7	2 12	1 12	3 0	3 7	3 0
Soft coke	0 15	0 7	0 7	0 6	0 12	0 4	..	0 4
Steam coal	0 3	0 2	0 1	..	0 1	..	0 2	..
Kerosene	0 15	1 2	0 13	0 14	1 3	0 9	0 12	0 15
Match box	0 7	0 7	0 5	0 6	0 10	0 4	0 6	0 6
Lamp & chimney	0 4	0 2	0 5	0 1	0 5	..	0 2	0 3
Electricity (lighting)	2 5	1 6	1 9	0 14	0 14	1 1	1 7	2 0
Others	0 3	0 2	0 3	0 1	0 12	0 4	0 2	0 4
Total ..	9 1	9 12	8 14	9 2	11 1	10 4	10 0	10 3
Average monthly expenditure on clothing—								
Men	10 14	10 14	14 2	11 13	13 12	11 13	10 1	10 4
Women	7 13	9 9	6 2	7 6	6 7	6 15	10 10	10 4
Children	5 7	4 15	2 13	3 12	3 15	4 0	3 3	3 12
Total ..	24 2	25 6	23 1	22 15	24 2	22 12	23 14	24 4
Average monthly expenditure on furniture—								
Total ..	3 2	3 12	4 13	3 13	3 12	3 0	3 14	2 6
Housing—								
Total ..	18 15	18 9	16 1	16 7	16 7	15 12	16 9	17 3

TABLE 19—concl'd.

Summary of budgets received from middle class families—contd.

	1	2	3	4	5	6	7	8
	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.
9. Average monthly expenditure on 'miscellaneous'—								
Servant	4 5	5 0	4 14	3 13	4 7	4 6	3 12	3 13
Washerman	2 5	2 6	2 5	2 3	2 7	2 10	2 3	2 4
Barber	1 7	1 10	1 6	1 3	1 2	1 0	1 5	1 3
Shaving requisites	0 10	0 12	0 9	0 6	0 15	0 5	0 5	0 8
Cobbler	0 11	0 7	0 6	0 4	0 11	0 6	0 7	0 11
Gardening and its upkeep	0 2	0 3	..	0 2	..	0 2	0 3	0 1
Sweeper	0 7	0 4	0 2	0 6	0 9	0 4	0 3	0 3
Children's education	6 7	6 0	6 7	7 1	5 4	7 2	7 8	6 12
Religious ceremonies	1 1	1 3	1 5	1 4	1 7	1 8	2 9	2 11
Washing soap	1 15	1 15	1 13	1 3	2 1	1 10	2 2	2 2
Toilet soap	0 13	0 14	0 13	0 10	1 2	0 8	0 8	1 2
Other toilet requisites	0 11	1 0	0 11	0 3	0 8	0 6	0 10	0 10
Tooth brush	0 6	0 7	0 4	0 3	0 6	0 3	0 1	0 2
Tooth powder	0 11	0 10	0 8	0 6	0 13	0 5	0 5	0 11
Newspaper	1 12	1 3	1 13	1 3	1 2	0 14	1 5	0 2
Entertainments	2 4	2 4	1 6	2 3	0 15	1 5	0 7	2 2
Club subscription	0 13	0 15	1 1	0 10	1 6	0 12	0 4	1 3
Postage	0 14	0 14	1 2	0 13	1 7	0 10	0 10	0 14
Medical attendance	1 14	1 15	1 15	1 7	2 12	1 13	1 9	1 1
Medicines	2 12	3 12	2 15	3 5	2 12	2 3	2 11	3 4
Holiday expenses	1 8	1 1	1 0	2 5	2 5	3 12	2 0	2 11
Travelling to and from place of work	2 9	1 15	1 15	2 4	1 6	2 8	1 14	2 11
Maintenance of own conveyance	0 4	0 7	0 7	0 2	1 5	0 2	..	0 4
Cycles—repairs	0 1	2 0	0 6	0 5	0 3	0 10	0 2	0 1
Radio—repairs, etc.	0 10	0 1	..	..	..	..	..	..
Taxes	5 13	3 13	3 1	4 6	2 4	2 14	1 11	3 1
Provident fund	10 7	11 8	12 6	10 11	10 9	12 4	9 6	8
Insurance	6 0	7 3	6 15	6 11	4 8	4 6	8 3	7
Remittances to dependants	4 8	4 4	4 7	3 0	3 0	2 15	3 9	3 1
Interest on loan	3 11	2 9	7 9	7 0	0 14	6 9	7 5	5
Repayment of loan, if any	3 8	3 10	1 8	1 8	1 6	0 14	0 15	2
Marriage presents .. .. .	..	0 11	0 1	..	0 14	0 5	..	0
Pansufari	1 2	1 7	1 6	1 5	1 9	1 1	1 11	1
Cigarettes, etc.	1 3	1 1	0 13	1 10	1 14	0 14	0 12	1
Tobacco	0 8	0 8	0 9	0 6	0 10	0 6	0 7	0
Flowers	0 12	0 12	0 11	0 6	0 9	0 7	0 11	1
Charity	1 5	1 5	0 12	0 9	1 5	0 10	0 13	1
Maintenance of milk cattle	0 4	..	0 2	0 1	0 1	0 1	0 11	0
Other 'miscellaneous'	1 6	0 13	1 15	1 6	1 15	0 15	0 11	1
Total	78 0	79 4	77 10	73 5	74 11	69 15	69 12	75

MADRAS PROVINCE (EXCLUDING MADRAS CITY).

MADRAS PROVINCE (EXCLUDING MADRAS CITY).

The area under consideration constitutes about 7 per cent. of the total sample selected. In all, 345 persons were asked to submit budgets from this area. The number of effective budgets received from this area was 518 including all-four and non-four budgets. A summary table based on the analysis of all these budgets is given in this Report (vide table 199, pp. 211-214). The Report on the other hand is based on the analysis of 440 all-four budgets.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is taken			When the sample is divided into two equal parts.					
	M	S	V	First part			Second part		
				M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	185.2	91.4	49.4	181.3	87.0	48.0	189.1	94.4	47.9
Total food expenditure	75.6	34.1	45.1	77.9	35.1	45.0	73.3	32.7	44.5
Total miscellaneous expenditure	63.5	44.2	69.6	64.4	42.0	65.2	62.6	46.2	73.4

DISTRIBUTION OF BUDGETS BY INCOME AND EXPENDITURE CLASSES.

The percentage of families by expenditure classes is given below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above
14.5	13.6	13.6	15.5	11.0	4.6	1.8	9.1	2.7	13.6

About 42 per cent. of the families spend less than Rs. 150 per month, 26 per cent. between Rs. 150 and 200, 6 per cent. between Rs. 200 and 250, 12 per cent. between Rs. 250 and 300 and about 14 per cent. of them spend Rs. 300 or more. The quartile values of the expenditure are given as follows :—

First quartile = Rs. 119.3.

Median = Rs. 163.4.

Third quartile = Rs. 251.1.

This means that 50 per cent. of the families spend in round numbers Rs. 163 or less, the upper 25 per cent. of the families have a monthly expenditure of about Rs. 251 or more and the lower 25 per cent. an expenditure of Rs. 119 or less. The central 50 per cent. incur an expenditure of between Rs. 119 and Rs. 251.

The quartile values of the income are :—

First quartile = Rs. 90.7.

Median = Rs. 137.3.

Third quartile = Rs. 193.2.

The percentage distribution of families by income groups is shown below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above
31.9	14.5	7.3	12.7	11.8	4.6	4.6	1.8	3.6	7.1

About 54 per cent. of the families earn less than Rs. 150, 24 per cent. between Rs. 150 and Rs. 200, 9 per cent. between Rs. 200 and Rs. 250, 6 per cent. between Rs. 250 and 300 and about 7 per cent. Rs. 300 or above.

It is found that about 33 per cent. of the families lie in the same expenditure and income classes, 52 per cent. in expenditure classes above, and 15 per cent. in expenditure classes below, the corresponding income classes. (Table 1, page 202).

COMPOSITION OF THE FAMILY.

It will be seen from table (2) page 202 that out of 110 families, 60 per cent. are natural families and 40 per cent. joint families. The average number of persons living in the family is 6; 1.50 being males, 2.00 females, 1.40 boys and 1.10 girls. The average number of persons living away from family is 0.60; .21 being males and .26 females, .08 boys and .05 girls. The size of the family inclusive of dependants living away from family is 6.60 (Table 3, page 202). It will be seen from the table that the number of persons per family increases almost continuously from 4.9 persons in the lowest income group to 8.2 persons in the income group Rs. 200 to 250 and then falls to 6.20 in the highest. Average number of earners per family is 1.17, (including the head of the family). Average number of non-earners including those living away from family is 5.43 i.e., about 18 per cent. of the family members are earners and 82 per cent. non-earners of whom about 40 per cent. are boys and girls and about 32 per cent. are adult females (Table 4, page 203). The number of earners per family except in the income group Rs. 200 to 250 and the highest income group, is almost the same. In the lowest income group the number is 1.06 and in the highest it is 1.62. The number of dependants per earner increases almost gradually from 4.7 persons in the lowest income group to 6.4 persons in the income group Rs. 250 to 300. The highest income group has however 3.8 persons per earner. It will be seen from the table that the earner of an average family has to maintain 4 to 6 persons or 3 to 5 equivalent male adults. The dependants per earner in the average family vary from 3.7 consumption units in the lowest income group to 4.9 in the income group Rs. 250 to Rs. 300. The earner in the highest income group has to maintain 3.0 consumption units. The proportionate excess of expenditure over income of the family declines as one goes up the income groups while the number of earner increases up to the income groups Rs. 200—250 and then falls abruptly only to rise to 1.62 in the highest income group. (Table 10, page 205).

MODAL SIZE OF FAMILY

About 29 per cent. of the families consist of 4 to 5 consumption units. They constitute the modal group, the modal value being 4.39 c.u.'s which is followed by the median value of 4.50 c.u.'s. (Table 7, page 204).

MONTHLY INCOME AND EXPENDITURE

The average income of the head of the family from pay and allowances is Rs. 139-7 per month and from other sources is Rs. 14-3 per month. The average earning of other members of the family works out to Rs. 5-12 per month. The total average income of the family therefore amounts to Rs. 159-6 per month. The greatest single source is the earning of head of the family accounting for 87 per cent. The contribution of the other members of the family towards earnings is very small, being only about 4 per cent. Income from other sources such as land, investments etc. is also very small being only 9 per cent. of which the income from the land alone accounts for about 5 per cent. The monthly income per family varies from Rs. 81-8 to Rs. 388-9 while the monthly expenditure per family shows a variation from Rs. 114-7 to Rs. 356-7. The monthly income per capita in the various income groups varies from Rs. 16-10 to Rs. 62-11 while the monthly expenditure per capita varies from Rs. 23-6 to Rs. 57-8 and the average monthly expenditure per c.u. varies from Rs. 29-5 to Rs. 74-4. Among the income groups, the deficit is the highest, viz., Rs. 9-8 per c.u. in the income group Rs. 150 - 200, and the lowest viz., Rs. 2-8 per c. u. in the following group. There is a surplus of Rs. 6-11 per c. u. in the highest income group. (Tables 8 and 9, page 204).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP

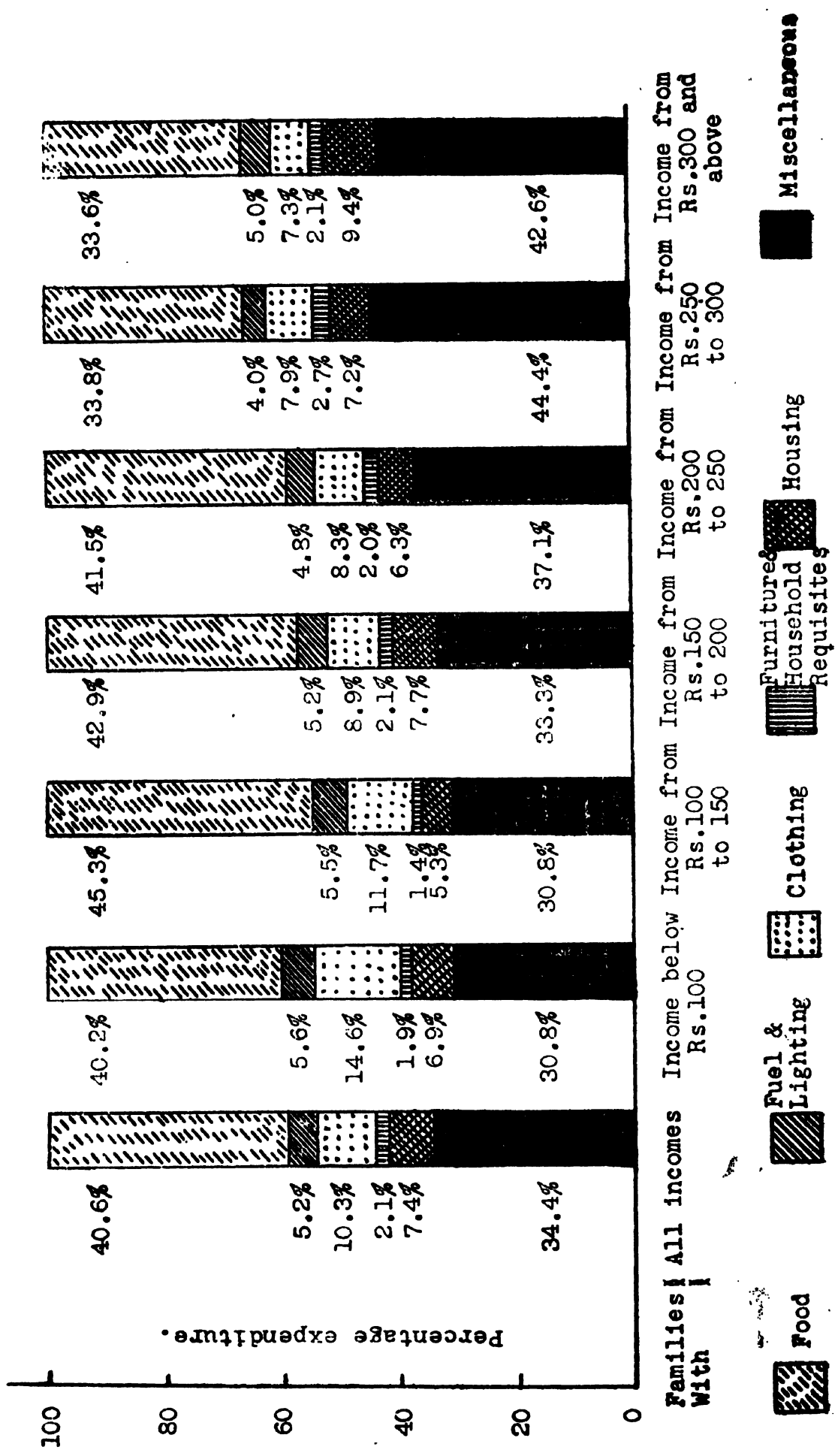


CHART EXPENDITURE

(Percentage of expenditure by groups is shown in brackets).

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food	47 2 (40·2)	70 7 (45·3)	93 13 (42·9)	100 8 (41·5)	102 2 (33·8)	124 14 (33·6)	75 1 (40·6)
Fuel and lighting	6 7 (5·6)	8 9 (5·5)	11 2 (5·1)	11 10 (4·8)	11 15 (4·0)	18 6 (5·0)	9 10 (5·2)
Clothing	16 1 (14·6)	18 2 (11·7)	19 6 (8·9)	20 0 (8·3)	24 0 (7·9)	26 13 (7·3)	18 15 (10·3)
Furniture and household requisites	2 3 (1·9)	2 4 (1·4)	4 8 (2·1)	4 14 (2·6)	8 4 (2·7)	7 8 (2·1)	4 0 (2·1)
Education	7 14 (6·9)	8 4 (5·2)	17 0 (7·7)	15 4 (6·3)	21 14 (7·2)	34 8 (9·4)	13 9 (7·4)
Other miscellaneous	34 9 (30·8)	47 13 (30·8)	72 12 (33·3)	89 13 (37·1)	134 0 (44·4)	157 4 (42·6)	63 8 (34·4)
Total ..	114 4 (100·0)	155 7 (100·0)	218 9 (100·0)	242 1 (100·0)	302 3 (100·0)	369 5 (100·0)	184 11 (100·0)

The percentage expenditure on food except for an initial increase declines from 40·2 in the lowest income group to 33·6 in the highest. Expenditure on fuel and lighting also decreases from 5·6 per cent. in the lowest to 4·0 per cent. in the fifth and then rises to 5·1 per cent. in the highest. Expenditure on clothing declines from 14·6 per cent. in the lowest income group to 7·3 in the highest. Expenditure on education varies between 5·3 per cent. and 9·4 per cent. On the other hand, percentage expenditure on miscellaneous items increases from 30·8 per cent. in the lowest income group to 44·4 per cent. in the highest income group. Furniture and household requisites show a small fluctuation between income groups.

SURPLUS AND DEFICIT BUDGETS.

Budgets have been classified into surplus and deficit ones and it will be seen from the following table that about 80 per cent. of the total budgets show deficits and only about 20 per cent. surplus.

Income groups.	Total budgets (1)	Surplus budgets (2)	Deficit budgets (3)	Percentage of (2) to (1) (4)	Percentage of (3) to (1) (5)
Below Rs. 100	140	8	132	6	94
100—150	96	16	80	17	83
150—200	108	28	80	26	74
200—250	40	8	32	20	80
250—300	24	12	12	50	50
300 and above	32	16	16	50	50
Total ..	440	88	352	20	80

NON-REGULAR EXPENDITURE.

Expenses on marriage, sraddh, sacrificial ceremonies, trip to holy places and medical expenses incurred during serious or prolonged illness etc. have been taken under non-regular expenditure. Only one family reported marriage involving an expenditure of Rs. 900. An expenditure of Rs. 315 on presents for marriages of two families, had been reported. There had been a case of sacred-thread ceremony involving an expenditure of Rs. 700, one case of illness involving a sum of Rs. 50 and another case of visiting holy places for which an expenditure of Rs. 85 is reported to have been spent.

EXPENDITURE ON FOOD.*Monthly expenditure on food articles—percentages.*

Cereals	25·7	21·4	20·2	18·8	16·3	16·0	16·7
Pulses	6·2	5·7	4·3	8·0	4·9	4·0	5·3
Milk and fats	38·3	41·5	43·6	36·6	44·1	38·4	40·8
Fruits and vegetables	11·2	11·4	11·7	13·8	11·9	16·8	11·8
Condiments and spices	4·9	5·7	5·3	6·9	5·9	4·8	6·6
Animal food	2·2	1·4	5·3	0·9	4·9	8·0	4·9
Miscellaneous	11·5	12·9	9·6	15·0	12·0	12·0	11·5
Total	100	100	100	100	100	100	100

From the table above it is seen that the proportion of expenditure given to cereals is about 20 per cent. of the total of food expenditure. Milk and fats account for the highest expenditure in the group viz about 40·8 per cent. Percentages of expenditure on other items are 11·8 for “fruits and vegetables”, 6·6 for “condiments”, 5·3 for “pulses”, 4·0 for animal food and 11·8 for miscellaneous food articles. Between the lowest and highest income groups, the expenditure on cereals declines from 25·7 per cent. to 16·0 per cent. of the total food expenditure. Fluctuations in the percentage expenditure on “milk and fats” are not very large among the income levels and vary within the range 37–44 per cent. In fruits and vegetables except for the highest income group, the percentage expenditure shows a small variation. Proportions of expenditure on animal food are the smallest.

The table below shows food expenditure by income groups. Monthly expenditure on food varies from Rs. 48·2 in the lowest income group to Rs. 124·14 in the highest. Average expenditure per family Rs. 75·1 only.

Monthly expenditure on food articles.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Cereals	12·6	14·13	18·13	18·13	16·10	20·7	14
Pulses	2·15	4·0	4·0	7·13	5·1	5·2	4
Milk and fats	18·7	29·2	41·3	37·1	45·2	47·13	31
Fruits and vegetables	5·6	7·12	10·13	14·1	11·15	20·9	8
Condiments	2·6	4·5	5·3	7·2	6·0	6·4	4
Animal food	1·1	1·5	5·0	1·4	5·0	10·0	3
Miscellaneous	5·9	9·2	8·13	14·6	12·6	14·11	9
Total	48·2	70·7	93·13	100·8	102·2	124·14	75

Monthly expenditure on food per c. u.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.	Rs. as.
Food expenditure (excluding outside meals)	47·11	69·13	93·13	98·4	100·10	123·3	74
Food expenditure per consumption unit	12·0	14·9	20·14	15·13	20·8	25·11	16

Food expenditure per c. u. shows only a very small increase from the first to the second income group. There is an abrupt increase in the third income group but a fall has been recorded in the next income group. The expenditure then increases to Rs. 25·11 per c. u. in the highest income level.

Comparison of food expenditure in the lowest and the highest income groups is shown in the table below :—

	Average for highest income group divided by average for lowest income group.
Cereals	1.65
Pulses	1.74
Milk and fats	2.60
Fruits and vegetables	3.82
Condiments and spices	2.63
Animal food	10.00
Miscellaneous (tea, sugar, sweets etc.)	2.64
Total food	2.60

DIETARY HABITS (Tables 17 & 18, pages 207-210).

The percentage expenditure on rice from the lowest to the highest income groups is 92, 88, 80, 87, 76 and 83 respectively of the expenditure on cereals or 24, 18, 16, 16, 13, and 14 of the total expenditure on food. The average consumption of rice is 38.8 measures per family of 4.6 consumption units. Consumption of wheat and wheat products was 3.9 measures per family. Monthly consumption of pulses per family is about 7 measures in all income groups except in the income groups Rs. 100—150 and Rs. 200—250 in which the monthly consumption is 10 and 12 measures respectively. Considering all income groups, the average monthly consumption of pulses is 8 measures per family. The percentage expenditure on milk is about 45 while that of ghee is 17 of the expenditure on “milk and fats” and 20 and 7 respectively of the expenditure on food. The average monthly consumption of milk is 22 measures per family. Monthly consumption of potatoes per family varies from 1 viss in the lowest to 5 viss in the highest income group. The average for all income groups is about 2 viss. As between the lowest and highest income groups the monthly consumption of onions varies from 1.5 viss to 4, the average for all income groups being about 2.5 viss. Expenses on animal food are insignificant in most of the income groups. In the highest income group only, the average expenditure on animal food per family is about Rs. 10 or 8 per cent. of the total expenditure on food items. The average monthly consumption of coffee and tea is 2.27 lbs. and 39 lbs. respectively per family while the average consumption of refined sugar is 2.84 viss supplemented by raw sugar (.97 viss) and gur (1.43 viss).

Monthly expenditure on coffee & tea, sugar and gur and raw sugar are given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.
Coffee & tea	2 8 (5.3)	1 1 (5.7)	4 0 (4.4)	5 13 (6.0)	5 7 (5.4)	6 2 (4.9)	3 15 (5.2)
Sugar, refined	1 3 (2.6)	1 6 (2.0)	2 0 (2.6)	2 13 (3.6)	3 2 (3.2)	3 4 (3.2)	1 13 (2.4)
Sugar, raw and gur	1 8 (2.6)	2 3 (3.6)	3 0 (2.8)	2 7 (2.8)	2 10 (3.0)	3 15 (3.5)	2 5 (3.0)

(Figures in brackets represent percentages).

ESTIMATE OF MONEY VALUE OF CONCESSIONS RECEIVED PER FAMILY.

The table below shows the amount of concessions received on average by each income group :—

Items	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average all groups.
	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.
Cereals	2 12	9 11	2 11	5 14	3 3	1 14	4 8
Pulses	1 7	2 1	3 3	1 0	0 6	1 1	2 2
Ghee (including butter)	1 5	0 11	2 9	2 11	1 1	1 14	1 10
Gingelly oil etc (including vanaspathi)	1 15	1 0	2 4	1 11	1 0	1 0	1 11
Animal food	0 3	0 2	0 1	0 1	0 3	0 2	0 2
Tea and coffee	0 6	0 13	0 8	0 4	0 3	0 4	0 7
Total	8 0	14 6	11 4	14 9	6 0	6 3	10 8

The maximum benefit from concession appears to have been enjoyed by the income group Rs. 200—250, which derived Rs. 14.9 per month. The minimum benefit of Rs. 6.0 only was received by the income group Rs. 250—300. With the exception of income group Rs. 150—200, the major portion of benefit was derived from cereals. The income group Rs. 150—200 got the major portion of its benefit from pulses while cereals and ghee were equally responsible for the major portion of benefit derived by the highest income group. The average monthly benefit amounted to Rs. 10.8 of which Rs. 4.8 was derived from cereals, Rs. 2.2 from pulses, Rs. 1.11 from gingelly oil and Rs. 1.10 from ghee. The net effect of the receipt of this benefit may be expressed by saying that the total monthly income per family increased from Rs. 159.6 to Rs. 169.14 and total monthly expenditure from Rs. 184.11 to Rs. 195.3. Food expenditure similarly rose from Rs. 75.10 to Rs. 86.2 or was 41.1 per cent. of the increased total expenditure.

FUEL AND LIGHTING

Firewood, charcoal, kerosene, match box and electricity are the important items in this group which together account for 95 per cent. of the total expenditure on 'fuel and lighting'. Firewood alone accounts for more than 56 per cent. of the total expenditure. The average monthly expenditure per family is Rs. 9-10.

CLOTHING.

The estimated expenditure and the average actual monthly expenditure on clothing are shown in the table below for the purpose of comparison.

				Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 & above		All groups.															
				Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.														
				Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.														
Men's clothing	6	2	5	12	7	6	7	12	7	9	8	8	9	0	20	15	10	10	18	15	7	14	8	14				
Women's clothing	5	11	7	12	6	9	11	2	6	4	22	1	8	6	25	14	8	2	19	9	6	7	13	15				
Children's clothing	2	12	1	15	4	13	3	9	4	4	5	0	6	4	4	15	6	10	7	4	8		10	4	10	3	2	
Total	..			14	9	15	7	18	12	22	7	17	4	31	4	20	1	35	8	24	0	54	1	26	13	41	2	18	15	26	0

The estimated monthly expenditure on clothing is Rs. 18-15 per family. Expenditure on men's clothing is Rs. 7-14, on women's Rs. 6-7 and children's Rs. 4-10 only.

FURNITURE AND HOUSE-HOLD REQUISITES.

The actual expenditure on this group supplied by the families is shown along side the estimated expenditure for comparison.

				Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All groups.
				Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.
Estimated monthly expenditure	..	..	..	2 3	2 4	4 8	4 14	8 4	7 8	4 0
Actual monthly expenditure	..	..	..	1 4	3 10	2 2	2 15	7 8	7 2	2 15

The estimated monthly expenditure on furniture and house hold requisites is Rs. 4-0 per family.

HOUSING.

Eighty per cent. of the families pay rents, of which 68 per cent. pay rent to the private landlords and 1 per cent. to the Government or Railway authorities. The remaining 20 per cent. live either in self-owned houses or free houses. Taking into account only those families who pay rents, it is found that 78 per cent. of such families pay rents of less than Rs. 15, 10 per cent. between Rs. 15 and Rs. 20 and 12 per cent. between Rs. 20 and above (Table 12, page 205). Eighty families have furnished information regarding residential accommodation. Twenty per cent. of the families with an average of 5-7 persons live in one roomed houses, 51 per cent. with an average of 5-3 persons in double-roomed, 13 with an average of 5- persons in three-roomed, and 16 per cent. with an average of 6-8 persons in houses, of four or more rooms (Table 13, page 206). The actual picture of overcrowding is presented more clearly in the table 14 page 206, giving the distribution of families by number of persons and number of rooms.

A better insight into the degree of overcrowding is given by the distribution of families by number of persons per room as in the table below :—

Distribution of families by number of persons per room.

Number of persons per room	1-2	2-3	3-4	Total
Number of families	22	50	8	80
Percentage of families	27.5	62.5	10	100

It shows that more than 60 per cent. of the families are those in which two to three persons live in room.

Distribution of families by number of adult equivalents per room.

Number of equivalent adult males per room.								1—2	2—3	Total
Number of families	..	..	..	..	..	..	..	44	36	80
Percentage of families	..	..	..	..	..	..	..	55.0	45.0	100

The percentage of families with 1 and 2 equivalent adult males to a room is found to be 55. (Table 15, page 206).

EXPENDITURE ON ' MISCELLANEOUS '.

The monthly expenditure on this group per family varies from Rs. 34-9 to Rs. 157-4 between the lowest and the highest income groups. The average monthly expenditure is Rs. 63-8 per family. (Table 17, pages 207-210.)

Services.—The most important item of expenditure amongst services is the keeping of domestic servants, which varies from Rs. 1-3 to Rs. 8-7 per month per family. Next in importance are the washing charges which vary from Rs. 2-0 to Rs. 6-14. The total monthly expenditure on services varies from Rs. 4-12 to Rs. 17-11. The average monthly expenditure per family is Rs. 8-4 or about 12 per cent. of the total expenditure on this group.

Children's education.—The monthly expenditure varies from Rs. 2-10 to Rs. 20-7 per family. The average monthly expenditure per family is Rs. 7-2 i.e. about 11 per cent. of the total miscellaneous expenditure.

Religious ceremonies.—The average monthly expenditure on them has been Rs. 1-13 or about 3 per cent. Between income groups, monthly expenditure ranges from Re. 0-1 to Re. 0-1.

Toilet requisites.—The average expenditure on toilet requisites is Rs. 1-6 or about 3 per cent. As between the lowest and highest income groups the monthly expenditure varies from Re. 0-13 to Rs. 2-14.

Newspaper and entertainments.—In the lower two income groups expenditure on newspaper is quite insignificant. In the last two income groups the monthly expenses per family are Rs. 2-3 and Rs. 2-9 respectively. Expenditure on entertainments in the highest income group is Rs. 2-11 per family.

Club subscription.—The highest monthly expenditure on this item is Re. 0-12 and it is in the highest income group. Average monthly expenditure is Re. 0-5 only.

Postage.—The monthly expenditure on postage varies from Re. 0-8 to Rs. 1-14 per family. The average expenditure is Re. 0-14.

Medical charges.—The monthly expenditure on this item varies from Rs. 3-9 to Rs. 9-8 per family or amounts on average to Rs. 5-3 or about 8 per cent. of the total miscellaneous expenditure.

Holiday expenses.—The average monthly expenditure is Rs. 1-1 per family. As between the income groups it varies from Re. 0-5 to Rs. 1-11.

Travelling.—The average monthly expenditure per family on this account is Rs. 1-1. It ranges from Re. 0-6 to Rs. 4-5 between the income groups.

Taxes.—As between the income groups the monthly payment of taxes per family varies between Re. 0-12 and Rs. 9-15. The monthly average for income groups is Rs. 1-7 or about 2 per cent.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 13-11 per family or about 21 per cent. of the total miscellaneous expenditure. The amount of Provident Fund contribution increases continuously from Rs. 4-4 in the lowest income group to Rs. 25-14 in the highest. The insurance premium also shows a similar tendency and varies from Rs. 2-2 to Rs. 17 respectively.

Remittances.—The average monthly remittance comes to about Rs. 2-10. It ranges from Re. 0-14 in the lowest income group to Rs. 8-3 in the highest.

Pansupari.—The average monthly expenditure comes to Rs. 1-3 only when all income groups are considered and varies from Re. 0-15 to Rs. 2-1 among the income levels.

Cigarettes and tobacco.—The average monthly expenditure per family is Rs. 1-1 and in the lower income groups it is below rupee one. In the highest income group expenditure on this account works out to Rs. 4-14.

Debt disbursement. About 71 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 11-1 only, which is about 17 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 15-9 only, which is about 10 per cent. of the average monthly family income (Table 11, page 205). It is seen from the table that the percentage of families in debt decreases from 89 per cent. in the lowest income group to 50 per cent. in the highest income group. The ratio of debt disbursements to monthly income is the highest in the lowest income group and the lowest in the highest income group.

TABLE 1.
Distribution of budgets by income and expenditure classes.
EXPENDITURE GROUPS.

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above	Total
Below Rs. 100	56	44	28	12	..	..	..	..	..	..	140
Rs. 100 to 125 .. ..	..	16	16	16	4	..	..	8	..	4	64
Rs. 125 to 150	4	..	12	4	4	8	..	..	..	..	32
Rs. 150 to 175 .. ..	..	..	..	16	20	..	4	..	..	16	56
Rs. 175 to 200 .. ..	..	..	4	16	16	..	..	12	..	4	52
Rs. 200 to 225 .. ..	..	..	..	4	4	4	4	4	..	..	20
Rs. 225 to 250	4	..	..	..	..	4	..	4	..	8	20
Rs. 250 to 275 .. ..	..	..	..	..	..	4	..	4	..	..	8
Rs. 275 to 300 .. ..	..	..	..	..	..	..	..	8	..	8	16
Rs. 300 & above .. ..	..	..	..	..	..	..	..	..	12	20	32
Total	64	60	60	68	48	20	8	40	12	60	440

TABLE 2.
Percentage of natural families and joint households by income groups.

Income groups								Number of		Percentage	
								Families	Budgets	Natural Families.	Joint households
Below Rs. 100 .. ..	..	..	..	..	..	..	..	35	140	60	40
Rs. 100 to 150 .. ..	..	..	..	..	..	..	..	24	96	58	42
Rs. 150 to 200 .. ..	..	..	..	..	..	..	..	27	108	81	19
Rs. 200 to 250 .. ..	..	..	..	..	..	..	..	10	40	30	70
Rs. 250 to 300 .. ..	..	..	..	..	..	..	..	6	24	83	17
Rs. 300 & above .. ..	..	..	..	..	..	..	..	8	32	50	50
Total .. ..	..	..	..	..	..	..	..	110	440	60	40

TABLE 3.
Average size and composition of family.

* Income groups.	Number of		Average number of persons.						Average size of family in c.u's
	Families.	Budgets.	Total	Adults		Children.			
				Male	Female	Male	Female		
Below Rs. 100	35	140	4.8	1.2	1.8	1.0	0.8	3.0	
Rs. 100 to 150	24	96	6.4	1.5	1.8	1.3	1.8	4.0	
Rs. 150 to 200	27	108	6.0	1.6	1.8	1.5	1.1	4.0	
Rs. 200 to 250	10	40	8.2	2.2	2.2	2.1	1.7	6.0	
Rs. 250 to 300	6	24	6.4	1.6	1.8	1.6	1.4	4.0	
Rs. 300 & above	8	32	6.2	1.9	2.4	1.2	0.7	4.0	
All groups	110	440	6.0	1.5	2.0	1.4	1.1	4.0	

TABLE 4.

Average number of earners per family.

Income groups.						Total		Average number of earners.	
						Families.	Budgets	Male.	Female.
Below Rs. 100	..	..	..	..	..	35	140	1.06	..
100 to 150	..	..	..	..	..	24	96	1.12	..
150 to 200	..	..	..	..	..	27	108	1.15	..
200 to 250	..	..	..	..	..	10	40	1.50	..
250 to 300	..	..	..	..	..	6	24	1.00	..
300 & above	..	..	..	..	..	8	32	1.62	..
All groups						110	440	1.17	..

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups.						Number of		Average size of family.		Average number of earners per family.	Average number per family earner.	
						Families	Budgets	Persons.	C. u's.		Persons	C. u's.
Below Rs. 100	..	..	..	..	..	35	140	4.9	3.9	1.06	4.7	3.7
100 to 150	..	..	..	..	..	24	96	6.4	4.8	1.12	5.7	4.3
150 to 200	..	..	..	..	..	27	108	6.0	4.5	1.15	5.2	3.9
200 to 250	..	..	..	..	..	10	40	8.2	6.2	1.50	5.5	4.1
250 to 300	..	..	..	..	..	6	24	6.4	4.9	1.00	6.4	4.9
300 & above	..	..	..	..	..	8	32	6.2	4.8	1.62	3.8	3.0
Total : all groups						110	140	6.0	4.6	1.17	5.1	4.0

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups						Number of persons.						
						2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 and above.
Below Rs. 100	..	..	..	..	..	11	14	17	31	20	..	7
100 to 150	..	..	..	..	..	..	8	8	21	21	17	25
150 to 200	..	..	..	..	..	4	15	7	15	25	16	19
200 to 250	..	..	..	..	..	..	..	10	19	20	10	50
250 to 300	..	..	..	..	..	..	..	..	50	..	33	17
300 and above	..	..	..	..	..	..	..	25	13	13	36	18

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups	Consumption units.						
	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 and above.
Below Rs. 100	23	31	29	11	3	.	3
Rs. 100 to 150	8	17	33	..	14	14	11
Rs. 150 to 200	19	11	37	15	11	7	..
Rs. 200 to 250 .. .. .	..	20	20	10	10	20	20
Rs. 250 to 300 .. .. .	..	33	17	33	17	..	..
Rs. 300 & above .. .. .	..	12	13	13	37	25	..
All	14.5	29.9	29.1	13.6	10.0	6.4	5

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups.	Average size of family in		Monthly income per family.	Regular monthly expenditure.		Income per c. u.	Deficit	
	Persons	C. u's.		Per family	Per c. u.		Per c. u.	Per famil
Below Rs. 100	4.9	3.9	Rs. 81 8	Rs. 114 7	Rs. 29 5	Rs. 20 14	Rs. 8 7	Rs. 32
Rs. 100 to 150	6.4	4.8	122 1	155 12	32 7	25 7	7 0	33
Rs. 150 to 200	6.0	4.5	174 7	217 2	48 4	38 12	9 8	42
Rs. 200 to 250	5.2	6.2	224 12	240 7	38 12	36 4	2 8	15
Rs. 250 to 300	6.4	4.9	275 3	297 2	60 11	16 3	4 8	22
Rs. 300 & above	6.2	4.8	388 9	356 7	71 4	80 15	6 11 (Surplus)	32 (Surph)
All groups	6.0	4.6	159 6	184 11	40 2	34 10	5 8	25

TABLE 9.

Pattern of aggregate monthly income by sources per specified income groups.

Income groups.	Percentage of family.	Total monthly income.	Income of the head of the family from pay and allowances.		Income from other earners in the family.		Income from other sources.
			Rs.	As.	Rs.	As.	
Below Rs. 100	31.8	81 8	72	0	1	0	8
Rs. 100 to 150	21.8	122 1	100	1	7	10	14
Rs. 150 to 200	24.5	174 7	158	14	6	1	9
Rs. 200 to 250	9.1	224 12	194	11	6	6	23
Rs. 250 to 300	5.5	275 3	235	3	9	13	20
Rs. 300 & above	7.3	388 9	346	2	11	14	30
Total : all groups	100.0	159 6	139	7	5	12	14

TABLE 10.

Expenditure in relation to income.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All groups.
Total expenditure per month .. (Rs. As.)	114 7	155 12	217 2	240 7	297 3	356 7	184 11
Monthly income .. (Rs. As.)	81 8	122 1	174 7	224 12	275 3	388 9	159 6
Total expenditure per month divided by monthly income ..	1.4	1.3	1.3	1.1	1.1	0.9	1.16
Number of salary earners per family	1.06	1.12	1.15	1.50	1.00	1.62	1.17

TABLE 11.

Analysis of indebtedness.

Income groups.	No. studied.		No. of families in debt.	Percent- age of 4 to 2.	Average indebtedness per family.		Average monthly income.	Ratio of indebtedness to monthly income for	
	Families.	Budgets.			Families in debt.	All families.		Families in debt.	All families.
1	2	3	4	5	6	7	8	9	10
Below Rs. 100 ..	35	140	31	89	Rs. As. 9 8	Rs. As. 8 6	Rs. As. 81 8	% 12	% 10
100 to 150 ..	24	96	18	75	13 4	9 15	122 1	11	8
150 to 200 ..	27	108	15	56	23 14	13 4	174 7	14	8
200 to 250 ..	10	40	6	60	28 4	16 14	224 12	13	8
250 to 300 ..	6	24	4	67	22 15	15 4	275 3	8	7
300 & above ..	8	32	4	50	15 15	7 15	388 9	4	2
All groups ..	110	440	78	71	15 9	11 1	159 6	1.0	7

TABLE 12.

Frequency distribution of families paying rent.

Income groups.	Below Rs. 5	Rs. 5 to 10	Rs. 10 to 15	Rs. 15 to 20	Rs. 20 and above	Total of families paying rent	Per- cent- age of fami- lies in the income group.
Below Rs. 100 ..	5	14	7	2	..	28	80.0
100 to 150 ..	3	13	5	..	..	21	87.5
150 to 200 ..	1	3	8	5	5	22	81.5
200 to 250 ..	2	1	3	..	2	8	80.0
250 to 300 ..	1	..	2	..	2	5	63.3
300 & above ..	..	..	1	2	1	4	50.0
Total ..	12	31	26	9	10	88	80.0

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups.	Number of families having the undermentioned number of rooms.					
	One	Two	Three	Four	Five and above	Total
Below Rs. 100	7	15	2	1	..	25
Rs. 100 to 150	3	11	..	1	..	15
Rs. 150 to 200	4	9	7	1	2	23
Rs. 200 to 250	1	5	..	1	..	7
Rs. 250 to 300	1	1	..	..	1	3
Rs. 300 & above .. .. .	..	..	1	1	5	7
Total	16	41	10	5	8	80

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons	Number of families having rooms					Total	Average no. of rooms per family.	Average no. of persons per room.
	One	Two	Three	Four	Five and more			
Two	1	..	1	..	..	2	2.0	1.0
Three	1	8	1	..	..	10	2.0	1.5
Four	1	6	2	..	1	10	2.5	1.6
Five	3	12	2	..	2	19	2.3	2.2
Six	5	6	1	1	1	14	2.0	2.9
Seven	3	4	1	2	2	12	2.7	2.6
Eight .. .. .	..	2	1	1	1	5	3.2	2.5
Nine & above	2	3	1	1	1	8	2.5	3.7
Total	16	41	10	5	8	80	2.4	2.6

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units	Number of families having rooms					Total	Average no. of rooms per family.	Average no. of consumption units per room.
	One	Two	Three	Four	Five and more			
Two	1	5	2	..	..	8	2.1	1.0
Three	2	9	2	..	1	14	2.2	1.4
Four	4	12	3	1	2	22	2.4	1.7
Five	7	8	1	1	2	19	2.2	2.3
Six	1	4	1	2	1	9	2.8	2.3
Seven & above	1	3	1	1	2	8	3.0	2.7
Total	16	41	10	5	8	80	2.4	1.9

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income groups

Income groups.	All		Self-owned		Rented		Free	
	P	F	P	F	P	F	P	F
Below Rs. 100	2.4	46.7	1.8	80.0	2.6	48.7	..	..
Rs. 100 to 150	3.3	43.1	2.5	64.0	3.4	41.9	..	..
Rs. 150 to 200	2.1	58.7	1.7	90.6	2.2	57.0	2.5	29.0
Rs. 200 to 250 .. ..	..	..	..	..	..	..	..	..
Rs. 250 to 300	2.1	102.3	..	..	1.7	128.7	3.6	55.5
Rs. 300 and above	1.2	89.0	1.4	107.6	1.1	84.4	1.1	58.3

P=Average number of persons sleeping in a room.

F=Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities.	Below Rs. 100		Rs. 100 to Rs. 150		Rs. 150 to Rs. 200		Rs. 200 to Rs. 250		Rs. 250 to Rs. 300		Rs. 300 and above		Average for all groups.	
	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.
Cereals—														
Rice	11	6	13	0	15	1	16	6	12	10	16	15	11	10
Wheat	0	12	1	9	2	8	1	9	1	1	1	15	1	9
Wheat flour	0	1	0	1	0	4	0	4	0	3	0	8	0	2
Bread	0	2	0	1	0	12	0	4	2	10	0	12	0	8
Other cereals	0	1	0	2	0	4	0	6	0	2	0	5	0	3
Total	12	6	14	13	18	13	18	13	16	10	20	7	14	0
Pulses—														
Total	2	15	4	0	4	0	7	13	5	1	5	2	4	2
Milk and fats														
Milk	9	1	14	10	17	2	17	8	19	14	22	2	14	1
Curd	2	8	3	3	3	9	3	0	2	5	2	6	2	15
Butter	1	3	2	0	4	8	2	1	8	12	7	0	2	9
Ghee	2	11	4	5	7	7	7	7	6	1	7	0	5	7
Vanaspatti	0	2	0	2	0	12	0	7	1	5	1	2	0	7
Gingelly oil	2	1	2	8	5	14	5	6	5	1	5	12	4	2
Cocconut oil	0	11	2	3	1	13	0	10	1	12	2	7	1	9
Mustard oil	0	2	0	3	0	2	0	10	..	..	..	..	0	2
Total	18	7	29	2	41	3	37	1	45	2	47	13	31	4
Fruits and vegetables—														
Fruits	0	8	0	9	2	7	4	9	2	12	6	3	1	9
Potatoes	0	9	0	14	1	7	1	3	1	10	3	1	1	2
Onions	0	5	0	6	0	10	0	8	0	7	1	2	0	8
Other vegetables	4	0	5	15	6	5	7	13	7	2	10	3	5	5
Total	5	6	7	12	10	13	14	1	11	15	20	9	8	8

TABLE 17—*contd.*
Average monthly expenditure per family by items—*contd.*

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Condiments—							
Salt	0 4	0 6	0 7	0 8	0 6	0 8	0 6
Chillies	0 11	1 2	1 8	2 4	2 0	2 1	1 5
Turmeric	0 3	0 5	0 6	0 5	0 5	0 4	0 4
Tamarind	0 10	0 15	1 2	1 7	1 5	0 13	0 15
Mustard	0 4	0 6	0 4	0 5	0 8	0 4	0 5
Other condiments ..	0 5	1 2	1 3	2 0	1 6	1 6	0 14
Pickles	0 1	0 1	0 5	0 5	0 2	1 0	0 4
Total ..	2 6	4 5	5 3	7 2	6 0	6 4	1 5
Animal food—							
Goat's meat	0 4	0 4	2 10	0 10	1 0	3 9	1 2
Other mutton	0 3	0 2	0 2	..	..	0 6	0 2
Fowl .. ..	..	0 3	0 2	..	1 2	..	0 3
Bird .. ..	..	..	..	..	0 10	..	0 1
Fish	0 4	0 8	1 3	0 3	1 5	2 5	0 12
Eggs	0 6	0 4	0 15	0 7	0 15	3 12	0 12
Total ..	1 1	1 5	5 0	1 4	5 0	10 0	3 0
Miscellaneous—							
Tea	0 8	0 15	0 13	1 1	1 4	1 8	0 14
Coffee	2 8	4 1	4 0	5 13	5 7	4 2	4 1
Sugar, refined	1 3	1 6	2 0	1 13	3 2	3 4	1 1
Raw sugar	0 5	0 13	1 0	0 10	0 8	0 11	0 11
Cocoa .. ..	..	0 2	0 2	0 3	0 1	0 1	0 2
Gur	0 8	0 11	0 9	0 11	0 8	1 1	0 10
Biscuits	0 1	0 4	..	1 8	..	0 9	0 1
Canned foods .. ..	..	..	..	0 3	..	0 15	0 1
Aerated water .. ..	..	0 1	..	0 4	..	0 8	0 1
Food bought and consumed away from home ..	0 7	0 10	..	2 4	1 8	1 11	1 0
Sweetmeat	0 1	0 3	0 5	..	..	0 5	0 1
Total ..	5 9	9 2	8 13	14 6	12 6	14 11	9 1
Total : all food ..	48 2	70 7	93 13	100 8	102 2	124 14	75
Fuel and lighting—							
Firewood	4 3	5 3	5 6	6 6	6 9	9 11	5
Charcoal	1 1	2 0	2 3	2 13	2 3	2 15	1 1
Kerosene oil	0 7	0 12	0 15	0 15	0 9	0 11	0 1
Match box	0 3	0 5	0 4	0 4	0 5	0 8	0
Lamp, chimney, etc. ..	0 3	0 3	0 4	0 5	0 2	0 3	0
Electricity (lighting) ..	..	..	1 7	0 13	2 0	3 9	0 1
Others	0 6	0 2	0 11	0 2	0 3	0 13	0
Total ..	6 7	8 9	11 2	11 10	11 15	18 6	9 1

TABLE 17—contd.
Average monthly expenditure for family by items—contd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>thing—</i>							
Men	7 9	7 14	7 6	7 8	9 0	10 10	7 14
Women	5 11	5 15	7 0	6 4	8 6	8 2	6 7
Children	2 13	4 5	5 0	6 4	6 10	8 1	4 10
Total ..	16 1	18 2	19 6	20 0	24 0	26 13	18 15
<i>furniture and household re-</i>							
<i>quisites.</i>							
Total ..	2 3	2 4	4 8	4 14	8 4	7 8	4 0
<i>ring—</i>							
Total ..	7 14	8 4	17 0	15 4	21 14	34 8	13 9
<i>cellaneous—</i>							
Servants	1 6	1 3	3 6	2 10	5 10	8 7	2 11
Washerman	2 0	2 10	3 5	3 13	6 14	5 3	3 0
Barber	0 14	1 4	1 6	1 15	1 7	1 5	1 4
Shaving requisites ..	0 2	0 4	0 6	0 6	0 8	0 11	0 5
Cobbler	0 1	0 1	0 2	0 5	0 5	0 12	0 2
Gardening and its upkeep ..	..	..	0 2	0 1	0 1	0 3	0 1
Sweeper	0 5	0 13	0 15	0 11	1 12	1 2	0 13
Children's education ..	2 10	4 0	8 7	7 14	20 7	16 15	7 2
Religious ceremonies ..	1 2	1 3	3 15	0 14	0 1	1 13	1 13
Washing soap	0 10	0 14	0 15	0 15	0 15	0 14	0 13
Toilet soap	0 9	0 13	1 1	1 2	1 12	1 3	0 14
Other toilet requisites ..	0 4	0 6	0 10	0 10	1 2	0 12	0 8
Tooth brush .. ..	..	..	0 3	0 4	0 11	0 5	0 2
Tooth powder	0 3	0 6	0 7	0 8	1 1	0 14	0 7
Newspaper	0 7	0 6	1 9	1 2	2 3	2 9	1 0
Entertainment	0 6	0 13	0 13	0 8	..	2 11	0 10
Club subscription ..	0 3	0 4	0 6	0 7	..	0 12	0 5
Postage	0 8	0 13	1 1	1 2	1 14	1 3	0 14
Medical attendance ..	0 14	1 4	1 10	2 0	2 2	3 11	2 0
Medicines	3 4	2 5	3 12	4 5	3 12	5 13	2 3
Holiday expenses ..	0 5	1 11	1 8	1 8	1 1	0 7	1 1
Travelling from and to place of work	0 10	0 6	0 10	1 10	4 5	3 8	1 1
Maintenance of own convey- ance	0 2	0 3	0 3	0 1	1 5	0 9	0 3
Cycles—repairs .. ..	..	..	..	..	..	0 5	..
Radio—repairs etc. ..	..	..	..	..	..	..	..
Taxes .. ..	..	..	0 12	0 12	5 8	9 15	1 7
Provident fund	4 4	5 12	7 15	11 9	22 10	25 14	8 12
Insurance	2 2	2 5	5 10	7 1	9 2	17 0	4 15
Remittances to dependants	0 14	3 14	1 6	4 5	2 14	8 3	2 10
Interest on loans	8 6	9 15	13 1	16 15	15 1	7 15	11 1
Repayment of loan .. ..	..	..	..	..	..	..	..
Marriage presents ..	..	1 0	..	2 10	..	1 14	0 11

TABLE 17—*concl.*
Average monthly expenditure per family by items—*concl.*

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. A
Pansupari	1 2	0 15	1 7	1 6	2 1	0 15	1 :
Cigarettes	0 6	0 6	0 9	0 5	2 2	3 0	0 11
Tobacco	0 2	0 2	0 9	0 5	0 2	1 14	0 :
Flowers	0 6	0 11	0 13	1 11	0 8	2 0	0 :
Charity	0 2	0 5	0 6	0 9	0 3	5 0	0 :
Other 'miscellaneous' ..	..	0 10	3 8	7 10	14 6	11 11	1 :
Total	34 9	47 13	72 12	89 13	134 0	157 4	62 :

TABLE 18.
Quantity consumed per family.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Cereals—							
Rice (Measures)	35.00	44.00	35.50	50.10	39.50	37.00	38.8
Wheat (Measures)	1.90	5.00	5.00	5.75	3.00	4.50	3.9
Wheat flour (Measures) .. ..	..	..	..	..	0.50	2.00	..
Dal (Measures)	6.98	9.75	7.12	11.75	7.00	7.28	8.0
Milk and fats—							
Milk (Measures)	16.00	25.25	23.50	18.75	26.00	33.50	21.9
Curd (Measures)	5.00	6.37	7.12	6.00	4.62	4.75	5.8
Butter (Viss.)	0.50	0.50	0.90	0.50	1.00	1.40	0.4
Ghee (Viss.)	0.74	0.86	1.50	2.00	1.00	1.40	1.1
Vanaspati (Measures)	0.11	0.10	0.60	0.20	1.00	0.50	0.3
Gingelly oil (Viss.)	2.50	2.00	4.7	3.00	4.05	4.60	3.2
Cocoanut oil (Viss)	0.69	2.19	1.81	1.37	1.75	2.44	1.5
Fruits and vegetables—							
Potato (Viss)	1.00	1.56	2.00	2.00	2.50	5.00	1.8
Onions (Viss)	1.50	2.00	2.50	1.75	2.50	4.00	2.1
Condiments and spices—							
Salt (Measures)	2.00	3.00	3.50	4.00	2.25	3.50	2.6
Miscellaneous—							
Tea (lb.)	0.44	0.83	0.75	0.75	0.75	1.00	0.6
Coffee (lb.)	1.60	2.72	2.88	1.75	2.25	2.50	2.1
Cocoa (lb.) .. ..	..	0.07	..	..	..	..	..
Sugar, refined (Viss)	2.17	2.75	2.50	3.22	6.50	4.00	2.1
Raw sugar (Viss)	0.50	1.30	1.25	1.00	0.75	1.25	0.6
Gur (Viss)	1.33	2.50	0.75	1.25	0.75	1.75	1.1
Composition of family—							
Men	1.2	1.5	1.6	2.2	1.6	1.9	1
Women	1.8	1.8	1.8	2.2	1.8	2.4	2
Boys	1.0	1.3	1.5	2.1	1.6	1.2	1
Girls	0.8	1.8	1.1	1.7	1.4	0.7	1
Total	4.8	6.4	6.0	8.2	6.4	6.2	6

TABLE 19.
Summary of budgets received from middle class families

	November, 1945		February, 1946		May, 1946		August, 1946	
	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
	1	2	3	4	5	6	7	8
Number of families	157	110	125	110	121	110	115	110
Number of persons per family								
(15 years & above) ..	1.6	1.6	1.5	1.5	1.5	1.4	1.5	1.6
Men (15 years & above) ..	2.0	2.0	2.1	2.0	2.0	1.8	1.9	2.0
Women (below 15 years) ..	1.5	1.4	1.4	1.3	1.3	1.4	1.2	1.4
Children (below 15 years) ..	1.4	1.4	1.0	1.1	1.1	1.0	1.0	1.1
Total ..	6.5	6.4	6.0	5.9	5.9	5.6	5.6	6.1
Average monthly income per family	Rs. As. 156 13	Rs. As. 158 10	Rs. As. 154 9	Rs. As. 157 1	Rs. As. 158 13	Rs. As. 158 11	Rs. As. 160 7	Rs. As. 159 12
Average monthly rent ..	10 14	10 10	9 14	9 8	9 12	9 5	10 7	10 11
Average monthly expenditure on food:—								
<i>Cereals.</i>								
Wheat	11 14	12 3	11 14	12 6	10 0	10 9	11 3	10 15
Mat	1 3	1 14	1 0	1 2	1 1	1 2	1 9	2 6
Mat flour	0 4	0 2	0 1	0 2	0 2	0 1	0 2	0 2
Ad	2 1	0 12	0 7	0 8	0 4	0 2	0 5	0 7
Or wheat products ..	0 2	..	0 2	..	0 2	0 1	0 1	..
Or cereals	0 7	0 5	0 5	0 4	0 4	0 5	0 7	0 2
Total ..	15 15	15 4	13 13	14 6	11 13	12 4	13 11	14 0
<i>Pulses.</i>								
Total ..	4 12	5 9	4 1	4 2	4 0	3 12	4 3	4 7
<i>Milk and fats.</i>								
Milk	15 14	14 1	11 14	12 9	15 7	14 4	15 11	17 9
Butter	2 10	2 15	1 15	2 10	2 6	2 11	2 9	2 13
Curd	3 7	2 11	2 4	2 8	3 0	2 2	3 0	3 2
Ghee	6 9	4 12	5 0	4 9	5 0	4 12	5 0	4 10
Aspati	0 11	0 7	0 7	0 6	0 8	0 9	0 6	0 4
Pelly oil	4 12	4 14	5 1	4 6	4 14	3 15	6 0	5 4
Mustard oil	1 9	1 6	1 7	1 2	1 0	0 11	0 14	1 7
Hard oil	0 3	0 3	0 4	0 3	0 2	0 1	0 2	0 3
Total ..	35 11	31 5	28 4	28 5	32 5	29 1	33 10	35 4
<i>Fruits and vegetables.</i>								
Fruits	1 12	1 3	1 7	1 2	1 9	1 3	1 8	1 9
Vegetables	1 6	1 0	1 1	1 2	1 3	1 1	1 7	1 5
Others	0 14	0 10	0 7	0 8	0 5	0 4	0 10	0 9

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Green leaf vegetables ..	1 8	1 6	1 0	1 1	1 2	0 12	1 5	1 9
Other vegetables ..	5 0	4 10	5 0	4 1	4 5	3 13	5 2	5 10
Total ..	10 8	8 13	8 15	7 14	8 8	7 1	10 0	10 10
<i>Condiments and spices.</i>								
Salt ..	0 7	0 6	0 7	0 5	0 8	0 5	0 7	0 7
Chillies ..	1 5	1 5	1 2	1 4	1 5	1 3	1 9	1 12
Turmeric ..	0 5	0 4	0 5	0 4	0 7	0 3	0 6	0 5
Tamarind ..	1 1	1 0	1 0	0 13	0 14	1 0	1 1	1 4
Mustard ..	0 6	0 6	0 4	0 5	0 3	0 4	0 3	0 3
Other condiments ..	1 5	0 9	0 9	0 10	0 14	0 13	0 14	0 15
Pickles ..	0 6	0 4	0 3	0 2	0 7	0 10	0 5	0 4
Total ..	5 3	4 2	3 14	3 11	4 10	4 6	4 13	5 2
<i>Animal food.</i>								
Goat's meat ..	1 1	0 13	0 10	0 14	0 13	0 15	0 12	0 14
Other mutton ..	0 7	0 3	0 4	0 1	0 2	0 1	0 1	0 2
Fowl ..	0 4	0 1	0 2	0 2	0 2	..	..	..
Beef ..	0 10	0 1	0 1	0 1	0 2	..	..	0 3
Fish ..	0 9	0 13	0 11	1 1	0 5	0 8	0 14	1 1
Eggs ..	0 13	0 9	0 14	1 3	0 11	0 14	0 12	1 4
Total ..	3 12	2 8	2 10	3 6	2 3	2 6	2 7	3 8
<i>Miscellaneous.</i>								
Tea ..	1 0	0 15	0 10	0 11	0 11	0 13	0 12	0 13
Coffee ..	3 13	4 5	4 0	3 9	3 2	2 11	4 7	4 1
Cocoa ..	0 2	0 1	0 2	0 1	0 3	0 1	0 3	0 2
Sugar, refined ..	2 8	2 4	2 1	2 1	2 3	2 7	2 4	2 15
Sugar, raw ..	0 14	0 12	0 11	0 9	0 12	0 9	0 14	0 11
Gur ..	0 7	0 8	0 8	0 6	0 10	0 8	1 0	0 11
Sweetmeats ..	0 11	0 3	0 4	0 1	0 3	0 4	0 3	0 2
Biscuits ..	0 11	0 4	0 6	0 5	0 5	0 3	0 3	0 2
Canned food ..	0 4	0 1	0 1	0 1	..	..	..	0 5
Aerated water ..	0 4	0 1	0 3	0 1	0 4	0 2	0 2	0 1
Others ..	..	..	..	..	..	..	..	..
Food bought and consumed away from home ..	1 4	2 0	1 3	1 15	1 10	1 8	1 4	0 15
Total ..	11 14	11 6	10 1	9 12	9 15	9 2	11 4	10 14
Total: all food ..	87 11	78 15	71 10	70 12	73 6	68 0	80 0	83 13

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Average monthly expenditure on fuel and lighting.								
Firewood	6 2	5 13	6 2	5 1	6 0	5 3	5 13	5 10
Charcoal	1 0	1 0	2 0	2 1	1 11	1 9	2 7	2 5
Soft coke	0 1	..	..	0 2	..	0 1	..	0 1
Kerosene	0 13	0 9	0 11	0 10	0 13	0 9	12	0 10
Match box	0 5	0 3	0 4	0 4	0 5	0 3	0 3	0 4
Lamp and chimney	0 6	0 3	0 3	0 2	0 5	0 2	0 4	0 3
Electricity (lighting)	1 5	0 13	1 0	0 11	0 13	0 9	0 14	0 15
Others	0 6	0 3	0 4	0 5	0 7	0 6	0 8	0 6
Total	10 5	8 12	10 8	9 4	10 5	8 10	10 13	10 6
Average monthly expenditure on clothing.								
Men	7 7	8 6	9 0	10 5	7 7	7 11	7 14	7 14
Women	8 4	7 10	7 13	7 9	7 5	7 4	7 7	7 8
Children	3 4	3 0	2 14	2 12	3 11	3 13	3 10	3 12
Total	18 15	19 0	19 11	20 10	18 7	18 12	18 16	19 2
Average monthly expenditure on furniture.								
Total	2 10	2 6	3 11	3 3	3 14	3 12	2 13	2 15
Housing								
Total	15 15	16 12	14 14	15 0	16 2	15 13	14 11	14 9
Average monthly expenditure on miscellaneous.								
Servant	3 2	2 6	2 7	2 11	3 4	2 4	3 1	2 14
Washerman	3 13	3 0	3 1	2 14	3 0	2 10	3 2	3 6
Barber	1 6	1 4	1 2	1 2	1 1	1 2	1 5	1 4
Shaving requisites	0 6	0 5	0 4	0 3	0 5	0 4	0 9	0 5
Cobbler	0 5	0 2	0 3	0 2	0 3	0 3	0 6	0 14
Gardening and its upkeep	0 5	0 1	..	..	..	0 1	..	..
Sweeper	0 15	0 12	0 11	0 11	0 8	0 10	0 12	0 14
Children's education	7 0	7 15	8 0	7 1	7 8	7 5	7 10	7 14
Religious ceremonies	2 9	2 11	1 15	1 11	2 9	2 8	1 14	1 11
Washing soap	0 14	0 14	0 12	0 13	0 12	0 11	0 13	0 14
Toilet soap	1 1	0 15	1 0	0 15	1 1	0 12	0 14	0 15
Other toilet requisites	0 13	0 10	0 14	0 15	1 0	0 15	1 2	0 13
Tooth brush	0 4	0 4	0 2	0 1	0 1	0 1	0 3	0 2

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Tooth powder	0 9	0 7	0 8	0 5	0 6	0 5	0 7	0 6
Newspaper	0 15	0 13	0 14	0 13	0 13	0 12	0 15	1 4
Entertainments	0 13	0 12	0 15	0 12	1 0	0 12	1 2	0 11
Club subscription	0 7	0 6	0 7	0 5	0 6	0 4	0 8	0 6
Postage	0 13	0 10	0 10	0 10	0 12	0 13	0 12	0 11
Medical attendance	1 4	1 14	1 4	1 6	1 0	1 11	1 4	1 10
Medicines	3 8	3 0	2 13	2 9	2 15	3 10	2 11	2 14
Holiday expenses	0 10	0 11	0 12	0 11	0 14	1 3	0 15	1 1
Travelling to and from place of work	1 12	1 1	1 0	0 14	0 12	0 10	1 0	1 7
Maintenance of own conveyance	0 4	0 2	0 4	0 5	0 3	0 4	0 5	0 6
Cycles—repairs	0 2	..	0 1	0 1	0 1	0 1	0 2	0 1
Taxes	2 1	2 12	1 12	1 8	1 8	1 9	1 10	1 6
Provident fund	8 0	9 7	8 4	8 14	8 0	7 6	8 12	9 6
Insurance	4 1	3 15	5 0	4 5	4 2	3 15	6 0	5 5
Remittances to dependants	4 8	4 12	4 0	4 6	3 15	3 7	4 0	3 12
Interest on loan	2 11	3 1	2 9	2 4	2 7	2 0	2 12	2 5
Repayment of loan, if any	0 6	5 6	8 0	7 5	8 11	8 14	9 7	10 11
Pansupari	1 5	1 9	1 4	1 0	1 3	1 4	1 7	1 6
Cigarettes, etc.	1 3	0 9	0 12	0 13	0 14	0 10	0 14	0 13
Tobacco	0 5	0 3	0 4	0 3	0 6	0 5	0 7	0 6
Flowers	0 14	0 14	0 12	0 11	0 13	0 10	1 0	0 13
Charity	1 0	0 8	0 8	0 9	0 6	0 7	0 7	0 10
Maintenance of milch cattle	0 13	1 1	1 0	1 5	0 14	0 14	1 7	1 6
Other 'miscellaneous'	1 0	2 9	1 12	1 8	1 14	1 6	1 11	1 1
	68 1	67 9	65 12	62 6	65 7	62 6	71 5	72 11

PUNJAB, SIND & N.W.F.P. BLOCK.

PUNJAB, SIND AND N.W.F.P. BLOCK*

This block constitutes about 10 per cent. of the total sample considered. 518 persons were asked to submit budgets and in all 668 budgets were received, comprising all-fours and non-fours. A summary table showing the average monthly expenditure by items based on all these budgets is annexed to the Report at pages 234-237. The Report is however based on the analysis of 316 all-four budgets.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is considered			When the sample is divided at random into two equal parts					
	M	S	V	First part			Second part		
				M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	285.0	135.5	47.4	290.3	141.1	48.6	281.5	133.6	47.5
Total food expenditure	117.6	49.5	42.1	114.2	48.7	42.6	121.0	51.6	42.8
Miscellaneous expenditure	103.4	63.4	61.3	105.2	71.5	68.0	101.6	58.0	57.1

DISTRIBUTION OF BUDGETS BY INCOME AND EXPENDITURE CLASSES.

The percentage of families by expenditure classes is given below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above
2.5	7.6	5.1	3.8	12.7	7.6	11.4	10.1	2.5	36.7

About 15 per cent. of the families spend less than Rs. 150 per month, 16 per cent. between Rs. 150 and Rs. 200, 19 per cent. between Rs. 200 and Rs. 250, 13 per cent. between Rs. 250 and Rs. 300 and about 37 per cent. of them spend Rs. 300 or more. The quartile values of the expenditure are given below :—

First quartile = Rs. 186.8

Median = Rs. 247.9

Third quartile = Rs. 344.4

This means that 50 per cent. of the families spend in round numbers Rs. 248 or less, the upper 25 per cent. have a monthly expenditure of Rs. 344 or more, the lower 25 per cent. an expenditure of Rs. 187 or less and the central 50 per cent. have a monthly expenditure of between Rs. 187 and Rs. 344.

The quartile values of the income in rupees are :—

First quartile = Rs. 141.8.

Median = Rs. 189.7.

Third quartile = Rs. 305.7.

The percentage distribution of families by income group is shown below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above
13.9	5.1	8.9	13.9	13.9	5.1	3.8	5.1	2.5	27.8

About 28 per cent. of the families earn less than Rs. 150, 28 per cent. between Rs. 150 and Rs. 200, 9 per cent. between Rs. 200 and 250, 7 per cent. between Rs. 250—300 and about 28 per cent. Rs. 300 or more.

It is found that about 37 per cent. of the families lie in the same expenditure and income classes, 13 per cent. in expenditure classes above, and 9 per cent. in expenditure classes below, the corresponding income classes. (Table 1, page 225).

*During the course of this Enquiry India was divided into the Dominion of India and the Dominion of Pakistan. The territories of Pakistan falling in this block have been excluded and separate sets of statements have been prepared for East Punjab and appended to the Report. It may be noted that initially it was intended to treat Simla separately but owing to the paucity of budgets therefrom it was not possible to do so. Budgets from Simla have, however, been included in East Punjab as the latter had not adequate number of budgets for analysis.

COMPOSITION OF FAMILY.

It will be seen from the table 2, page 225 that out of 79 families, 68 per cent. are natural and 32 per cent. joint families. The average number of persons living in the family is 6·5 ; 1·7 being males, and 1·6 females, 1·6 boys and 1·6 girls. The average number of persons living away from family is 0·56 ; ·26 being males and ·30 females. The size of the family inclusive of dependants living away from family is 7·1. It will be seen from the table 3, page 225 that the number of persons per family increases almost continuously from 4·8 persons in the lowest income group to 7·7 in the highest. Average number of earners per family is 1·39, including the head of the family. Average number of non-earners including those living away from family is 5·7 i.e., about 19 per cent. of the family members are earners and 81 per cent. non-earners of whom about 46 per cent. are boys and girls and about 22 per cent. are adult females (Table 4, page 226). The number of earners varies from 1·0 in Rs. 100—150 to 1·6 in the highest. There are no female earners except in the income groups Rs. 150—200 and Rs. 300 and above in which their number is only 0·14 and 0·04 per family respectively. The number of dependants per earner increases from 4·4 persons in the lowest income group to 6·4 persons in the income group Rs. 200—250. The highest income group has 4·7 persons per earner. It will be seen from the table that the earner of an average family has to maintain 4·7 persons or 3·5 equivalent adults. The dependants per earner in the average family vary from 3·2 to 4·6 c.u.'s. in the income groups. The earner in the highest income group has to maintain the same number of equivalent adults as that in the income group Rs. 100—150 i.e., 3·6 consumption units (Table 5, page 226).

MODAL SIZE OF FAMILY.

About 23 per cent. of the families consist of 5 to 6 consumption units. They constitute the modal group, the modal value being 5·4 c.u.'s. The median value is found to be about 5·0 (Table 7, page 227).

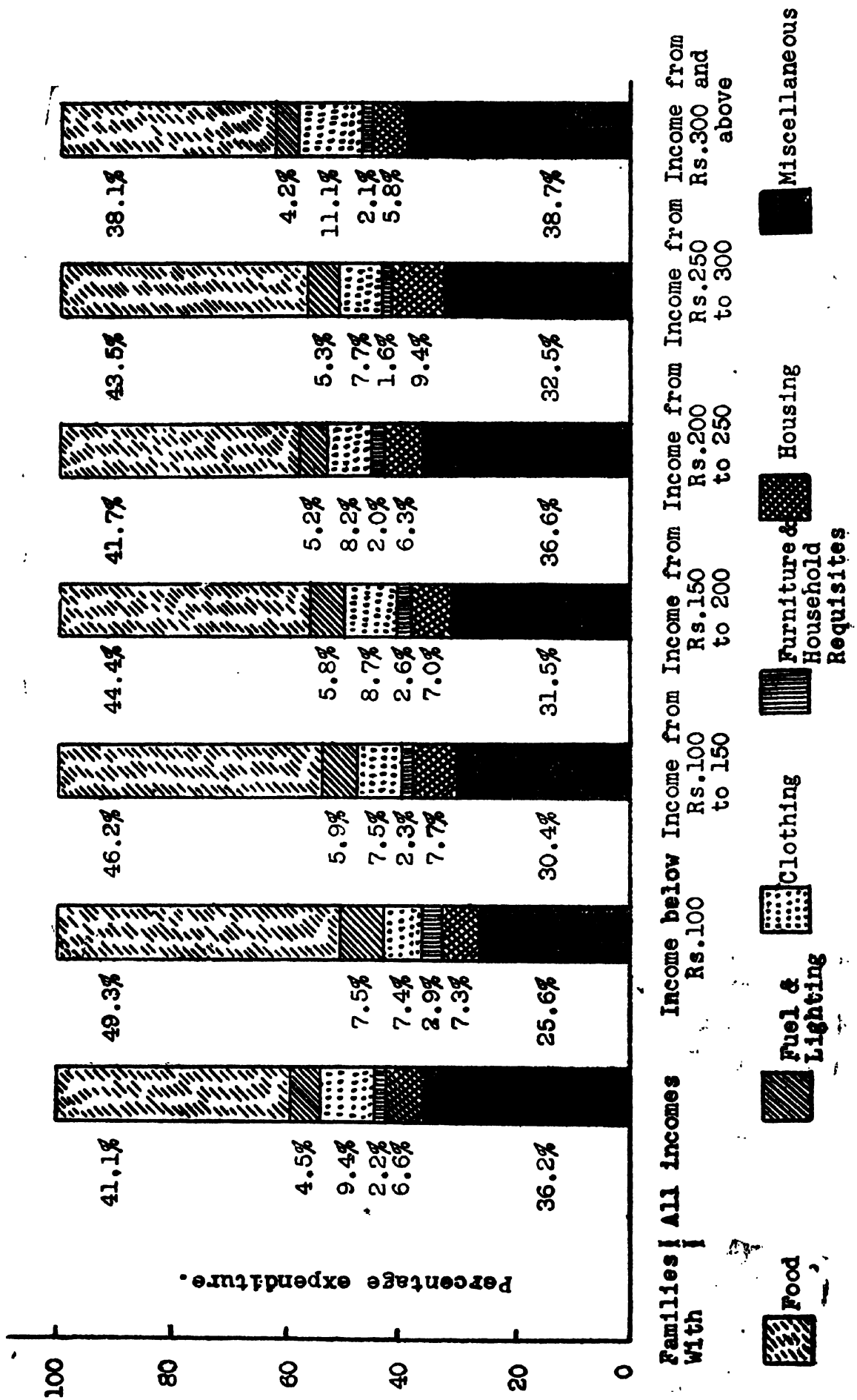
MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 193-13 per month and from other sources is Rs. 26-12 per month. The average earnings of other members of the family work out to Rs. 14-0 per month. The total income of the family therefore averages to Rs. 234-9 per month. The greatest single source of income is the earning of the head of family accounting for 83 per cent. In all income groups except the last two, pay and allowances of the head of family account for more than 80 per cent. of the family income. In the highest income group pay and allowances, account for about only 69 per cent. of the total family income, other income claiming about 31 per cent. of the total income.

The monthly income per family varies from Rs. 81-15 to Rs. 417-15 while the monthly expenditure per family shows a variation from Rs. 122-2 to Rs. 462-14. The monthly income per capita varies from Rs. 17-0 to Rs. 54-5 while the monthly expenditure per capita varies from Rs. 25-7 to Rs. 60-0. The average monthly income per c.u. is Rs. 47-14 and the average monthly expenditure per c.u. is Rs. 58-5. Among the income groups the deficits per c.u. vary from Rs. 5-13 to Rs. 15-9. (Tables 8 and 9, page 227).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP

Punjab etc.



Families with All incomes Income below Rs.100 Rs.100 to 150 Rs.150 to 200 Rs.200 to 250 Rs.250 to 300 Rs.300 and above

Food

Fuel & Lighting

Clothing

Furniture & Household Requisites

Housing

Miscellaneous

CHART

Punjab block

EXPENDITURE BY GROUPS.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food	60 4	85 0	105 8	107 0	129 9	176 5	117 9
Fuel & lighting	9 3	10 13	13 11	13 5	15 13	19 8	12 15
Clothing	9 0	13 13	20 9	21 2	22 12	51 8	26 11
Furniture & other household requisites ..	3 8	4 5	6 3	5 0	4 14	9 13	6 6
House rent	8 15	14 3	16 10	16 4	27 14	26 12	18 14
Miscellaneous	31 4	55 14	74 14	94 0	96 12	179 0	103 7
Total ..	122 2	184 0	237 7	256 11	297 10	462 14	285 14

EXPENDITURE BY GROUPS—PERCENTAGES.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Food	49·3	46·2	44·4	41·7	43·5	38·1	41·1
Fuel & lighting	7·5	5·9	5·8	5·2	5·3	4·2	4·5
Clothing	7·4	7·5	8·7	8·2	7·7	11·1	9·4
Furniture and other household requisites ..	2·9	2·3	2·6	2·0	1·6	2·1	2·2
House rent	7·3	7·7	7·0	6·3	9·4	5·8	6·6
Miscellaneous	25·6	30·4	31·5	36·6	32·5	38·7	36·2
Total ..	100·0	100·0	100·0	100·0	100·0	100·0	100·0

The average monthly expenditure on food is the highest among all groups, being 41·1 per cent. of the total family expenditure and next comes miscellaneous items with 36·2 per cent. As between the lowest and the highest income groups the expenditure on food falls from 49·3 per cent. to 38·1 per cent. and on fuel and lighting from 7·5 per cent. to 4·2. Expenditure on clothing first rises from 7·4 per cent. in the lowest income group to 8·7 per cent. in the third. Thereafter it has a set-back and comes down to 7·7 per cent. in the penultimate income group. In the last group it rises to 11·1 per cent. Expenditure on housing remains over 7 per cent. in the first three groups. Thereafter it declines to 6·3 per cent. in the following group and rises to 9·4 per cent. in the last but one income group. In the last group it falls down to 5·8 per cent. On the other hand, percentage expenditure on miscellaneous items rises from 25·6 per cent. in the lowest income group to 38·7 per cent. in the highest. Furniture and household requisites remain more or less steady at 2 per cent.

SURPLUS AND DEFICIT BUDGETS.

Budgets have been classified according as they are surplus or deficit ones and it is found that 86 per cent. of the total budgets show deficits and only 14 per cent. show surpluses. *

	Total budgets (1)	Surplus budgets (2)	Deficit budgets (3)	Percentage of (2) to (1)	Percentage of (3) to (1)
Below Rs. 100	44	4	40	9	91
Rs. 100 to 150	44	..	44	..	100
Rs. 150 to 200	88	4	84	5	95
Rs. 200 to 250	28	4	24	14	86
Rs. 250 to 300	24	12	12	50	50
Rs. 300 and above	88	20	68	23	77
All groups ..	316	44	272	14	86

NON-REGULAR EXPENDITURE.

Ten families out of 79 in this area are reported to have incurred non-regular expenditure. There was no non-regular expenditure in the lowest two income groups. Two families in the third income group incurred expenditure on occasion of marriage, one spent Rs. 2,500 for the entire ceremony while the other made only a present of Rs. 50. A family in the income group Rs. 250—300 had to spend Rs. 100 for medical treatment. In the highest income group there happened to be seven families who spent sums varying from Rs. 100 to Rs. 550 on sundry purposes such as, religious ceremony, thread ceremony, first food-taking ceremony etc.

EXPENDITURE ON FOOD.*Food expenditure by groups —percentages.*

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Cereals	22.4	15.7	17.6	18.2	14.1	13.9	16.0
Pulses	5.0	4.1	5.8	3.7	4.2	3.3	4.2
Milk & fats	40.5	39.0	39.5	44.9	46.9	42.0	42.0
Fruits & vegetables	16.5	16.6	14.3	13.2	15.7	15.8	15.3
Condiments & spices	3.1	3.2	2.8	2.3	1.6	3.1	2.6
Animal food	4.0	9.1	8.4	9.1	9.7	8.9	8.5
Miscellaneous	8.5	11.4	11.6	8.6	7.8	13.0	11.4
Total	100	100	100	100	100	100	100

From the above table it is seen that the proportion of expenditure given to milk and fats is the highest, being about 42.0 per cent. of the total of food expenditure. Next in importance is 'cereals' which accounts for about 16.0 per cent. Wheat is the most important item in the cereals sub-group. Percentage of expenditure on other items is 15.3 for fruits and vegetables, 8.5 for animal food, 11.4 for miscellaneous food articles, 4.2 for pulses, and 2.6 for condiments and spices. The expenditure on cereals declines from 22.4 per cent. in the lowest group to 13.9 per cent. in the highest, that on condiments and spices from 3.1 per cent. to 1.6 per cent. in the last but one group. The expenditure on milk and fats varies from 39.5 to 46.9 per cent. between the income groups. The expenditure on animal food (4.0 per cent.) is the lowest in the first income group; in all other groups it is more than 8 per cent.

The table below shows food expenditure by income groups. The average expenditure per family on food is Rs. 117.9 or Rs. 24.0 per consumption unit.

Food expenditure by income groups.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	13 8	13 6	18 10	19 8	18 4	24 8	18 14
Pulses	3 0	3 8	6 2	4 0	5 6	5 12	4 15
Milk & fats	24 6	33 14	41 11	48 1	60 12	74 0	49 6
Fruits and vegetables	9 15	14 2	15 1	14 3	20 5	27 14	17 15
Condiments & spices	1 14	2 11	2 15	2 4	2 2	5 7	3 2
Animal food	2 7	7 12	8 14	9 12	12 9	15 12	9 15
Miscellaneous	5 2	9 11	12 3	9 4	10 3	23 0	13 6
Total	60 4	85 0	105 8	107 0	129 9	176 5	117 9

Food expenditure per consumption unit.

	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food expenditure excluding outside meals ..	60 4	85 0	105 8	107 0	129 9	176 5	117 9
Food expenditure per consumption unit ..	16 4	23 10	26 11	20 3	28 3	29 10	24 0

The food expenditure per c.u. in the first income group rises by Rs. 7-6 in the second : it again falls by about Rs. 3 in the third and fourth income groups and rises to Rs. 29-10 in the last income group.

Comparison of food expenditure in income group I and VI					Average for income group 6 divided by average for income group 1.
Cereals	..	..	..	..	1.81
Pulses	..	..	..	..	1.92
Milk & fats	..	..	..	..	3.04
Fruits & vegetables	..	..	..	..	2.80
Condiments	..	..	..	..	2.89
Animal food	..	..	..	..	6.45
Miscellaneous	..	..	..	..	4.49

DIETARY HABITS.

As regards dietary habits wheat is the staple article of food. Wheat & wheat products and rice account for 12.1 and 3.8 per cent. respectively of the total expenditure on food. The percentage expenditure on wheat and wheat products from the lowest to the highest income groups is 14.2, 10.4, 13.7, 13.6, 11.8 and 11.0 respectively while that on rice is 6.9, 5.1, 4.0, 4.2, 2.3 and 2.9 per cent. of the total food expenditure. The average consumption of wheat is 51.5 seers per family of 6.5 persons or 4.9 adult male equivalents and that of rice is 14.6 seers. The percentage expenditure on milk varies between 14.0 and 18.1 while that on ghee varies between 13.4 and 22.9 per cent. of the total expenditure on food. The average consumption of milk and ghee is 42.5 and 4.9 seers respectively per family.

The percentage expenditure on fruits varies between 2.9 and 6.7 per cent. and that on vegetables between 9.1 and 13.2. The average consumption of potato and onion per family is 5.2 and 4.8 seers respectively. In the 'animal food group' expenditure varies from about 4 per cent. in the lowest group to 9.7 per cent. in the last but one group. Goat's meat is the major item in the sub-group which alone accounts for about 5 per cent. of the total food expenditure. On an average, expenditure on animal food is 8 per cent. of the food expenditure. Percentage expenditure on tea, sugar, gur and raw sugar is given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Tea	1.14	1.17	1.06	0.46	0.96	1.09	1.01
Sugar	2.80	1.23	3.79	3.73	2.26	2.26	2.76
Sugar, raw & gur	2.07	2.13	1.89	2.04	1.68	1.16	1.64

The consumption of tea, sugar, gur and raw sugar are .73 lbs., 6.12 seers and 4.05 seers respectively per family. (Tables 17 and 18, pages 230-233).

ESTIMATES OF MONEY VALUE CONCESSION RECEIVED PER FAMILY.

Concession enjoyed by different income groups in the Punjab block is shown in details in the following table :—

Items	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		Average all groups
	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs. As.
Cereals	3	3	5	7	4	9	6	12	3	14	5	3	4 12
Pulses .. .. .	..	..	1	0	1	6	1	4	0	4	0	4	0 11
Ghee (including butter)	1	2	1	5	..	..	..	..	1	9	3	1	1 5
Mustard oil etc. (including vanaspati)	0	7	0	8	0	15	0	13	..	..	0	13	0 11
Potatoes	0	3	0	7	0	5	..	..	..	..	..	..	0 3
Tea	0	3	0	5	0	6	0	2	0	7	0	12	0 7
Total	5	2	9	0	7	6	8	15	6	2	19	1	8 1

It will be seen that the amount of concessions varied from Rs. 5-2 in the lowest income group to Rs. 10-1 in the highest. Each group derived the major portion of concession from the purchase of cereals which varied from Rs. 3-3 to Rs. 6-12. The average monthly concession received was Rs. 8-1 of which cereals accounted for Rs. 4-12, ghee for Rs. 1-5 and pulses and mustard oil for Rs. 0-11 each. As a result of receipt of this concession the average income per family rose from Rs. 234-9 to Rs. 242-10 and average expenditure from Rs. 285-14 to Rs. 293-15. Food expenditure was 43 per cent. of the enhanced expenditure mentioned above.

FUEL AND LIGHTING.

Firewood is the most important single item in this group which alone accounts for a little over 55 per cent. of the total expenditure on "fuel and lighting". Firewood and charcoal together account for more than 73 per cent. of the total expenditure. The average expenditure per family is Rs. 12-15 or about Rs. 2 per consumption unit. (Table 17, pages 230-232).

CLOTHING.

The estimated expenditure and the average actual monthly expenditure on clothing are shown in the table below for the purpose of comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All	
	Es.	As.	Es.	As.	Es.	As.	Es.	As.	Es.	As.	Es.	As.	Es.	As.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.
Men's clothing	4	12	5	0	6	0	5	14	8	0	9	0	8	2
Women's clothing	3	2	4	10	5	8	5	0	7	9	8	8	6	10
Children's clothing	1	2	2	4	2	5	3	0	5	0	4	5	6	6
Total	9	0	11	14	13	13	20	9	21	13	21	2	25	9

The estimated average monthly expenditure on clothing is Rs. 26-11 per family or 5-5 per consumption unit. The estimated monthly expenditure on clothing per man is Rs. 5-14, per woman is Rs. 6-2 and per child is Rs. 2-2.

FURNITURE & HOUSEHOLD REQUISITES.

The actual expenditure on this group supplied by the families is also shown alongside the estimated expenditure for comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All
	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.
Estimated expenditure	3	8	4	5	6	3	5	0	4	14	9	13	6
Actual expenditure	3	7	3	13	4	14	4	12	4	8	8	0	5

The estimated monthly expenditure is Rs. 6-6 per family or Rs. 1-4 per consumption unit while actual expenditure per consumption unit is—Rs. 1-1 per month.

HOUSING.

Sixty one per cent. of the families pay rents. The remaining 39 per cent. either live in self-owned houses or free houses*. Taking into account only those families who pay rents, it is found that 33 per cent. of them pay rent below Rs. 10, 27 per cent. between Rs. 10 and 15, 12 per cent. between Rs. 15 and 20, 15 per cent. between Rs. 20 and 25 and the remaining 13 per cent. pay Rs. 25 or more (Table 12, page 2). Fifty six families have given information regarding their residential accommodation. On the whole, 1 per cent. of the families containing on an average 4-4 persons live in one-roomed houses, 39-3 per cent. of families containing on an average 5-3 persons each live in two-roomed houses, 26-8 per cent. of them live in three roomed and 8-9 per cent. with an average size of 8-0.

*21 per cent. have mentioned that they are in occupation of self-owned houses, 12 per cent. have stated that they are in free houses. Remaining families have not given any information about rent or the nature of occupancy.

four-roomed, and 10·7 per cent. with an average size of 8·0 persons in houses of five or more rooms. The actual picture of overcrowding is presented more clearly in table 14, page 229, giving the distribution of families by number of persons and number of rooms. Even in the one-roomed house 62 per cent. of the families are those whose size is between 3 and 4 persons and another 25 per cent. of the families are those with persons between 7 and 8. A better insight into the degree of overcrowding is given by the distribution of families by number of persons per room given in the table below :—

Distribution of families by number of persons per room

Number of persons per room	1-2	2-3	3-4	Total
Number of families	26	22	8	56
Percentage of families	46·4	39·3	14·3	100·0

It shows that a little less than 40 per cent. of the families are those having between two and three persons to a room and about 46 per cent. of families have between 1 and 2 persons to a room.

Distribution of families by number of adult male equivalent per room.

Number of equivalent adult males per room ..	1-2	2-3	Total
Number of families	39	17	56
Percentage of families	70·0	30·0	100·0

The percentage of families with 1 and 2 equivalent adult males to a room is found to be 70.

EXPENDITURE ON MISCELLANEOUS.

The average expenditure under this group is Rs. 103·7 or 36·2 per cent. of the total monthly expenditure. Monthly expenditure per family varies from Rs. 31·4 in the lowest income group to Rs. 179·0 in the highest (vide table 17, pages 230—232).

Services.—One of the important items of expenditure amongst services is the wages of domestic servants, which varies from Re. 0·9 to Rs. 9·1 per month. Washing charges vary from Rs. 2·3 in the lowest income group to Rs. 8·12 in the last but highest group. The monthly expenditure, on services varies from Rs. 4·10 to Rs. 23·8 per family. The average monthly expenditure per family is Rs. 13·14 or 13 per cent. of the total expenditure of this group.

Children's education.—The monthly expenditure varies from Rs. 2·8 to Rs. 20·15 per family. The average monthly expenditure per family is Rs. 13·3 i.e. about 13 per cent. of the total miscellaneous expenditure. In the lowest income group the expenditure is as low as Rs. 2·8 per family. The average monthly expenditure on this item per spending family is about Rs. 15·9.

Religious ceremonies.—The average monthly expenditure on them is Rs. 4·7 or about 4 per cent. Considering only those families who spend on this item the average expenditure per month comes to Rs. 7·0.

Toilet requisites and other necessities.—The average expenditure on toilet requisites is Rs. 2·5 or 2·1 per cent. As between the lowest and highest income groups the monthly expenditure varies from Re. 0·8 to Rs. 3·12. Other necessities such as, washing soap, tooth brush, tooth powder or paste account for an expenditure ranging from Rs. 1·15 to Rs. 4·14. The average monthly expenditure on these items is Rs. 3·11 per family or Re. 0·12 per consumption unit.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0·9 to Rs. 2·8 per family while that on entertainments from Re. 0·4 to Rs. 2·6. The average monthly expenditure on both is Rs. 2·8 per family or Re. 0·10 per consumption unit.

Club subscription.—The monthly expenditure on this item ranges from Re. 0·4 to Rs. 1·2. The average monthly expenditure per family is Re. 0·12.

Postage.—The monthly expenditure on postage varies from Re. 0·11 to Rs. 2·5 per family. The average monthly expenditure amounts to Rs. 1·5 only.

Medical charges.—The monthly expenditure on this item varies from Rs. 4·2 to Rs. 11·0 per family. The average monthly expenditure per family comes to Rs. 8·6 or Rs. 1·11 per consumption unit and is about 8 per cent. of the total miscellaneous expenditure.

Holiday expenses.—The average monthly expenditure is Rs. 3·1 per family or about 3 per cent. The monthly expenditure varies from Re. 0·4 to Rs. 7·10.

Travelling.—Cost of travelling to and from place of work varies from Re. 0·3 to Rs. 3·6 per family per month. The average monthly expenditure is Rs. 2·0 per family or about 2 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Rs. 1·12 per family or about 1·5 per cent. Between the income groups, the monthly expenditure varies from Re. 0·3 to Rs. 2·5.

Taxes.—The monthly payment of taxes varies from Re. 0-9 to Rs. 12-1. The monthly average for families is Rs. 4-7 or about 4 per cent.

Provident fund and Insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 22-12 per family or 22 per cent. The amount of Provident Fund contribution increases from Re. 0-12 in the lowest income group to Rs. 31-8 in the highest. Insurance premia also increase from Rs. 5-0 in the lowest income group to Rs. 15-14 in the highest.

Remittances.—The average monthly remittance comes to about Rs. 5-7 or 5 per cent. Thirty seven per cent. of the families reported expenditure on remittances. The monthly remittance per family making remittance is Rs. 15-0.

Pansupari.—About 47 per cent. of the families reported expenditure on this item. The average monthly expenditure comes to Re. 0-8 for all families and varies from Re. 0-1 to about Rs. 1-2 in the highest income group. Taking only the spending families the average monthly expenditure comes to Rs. 2-0.

Cigarettes and tobacco.—About 42 per cent. of the families have shown expenses on cigarettes and tobacco. The monthly expenditure on cigarettes per spending family is Rs. 3-1 and on tobacco Rs. 1-0. The average monthly expenditure on cigarettes and tobacco is Rs. 1-11 or 1-5 per cent. for all families and varies between Re. 0-9 to Rs. 7-10.

Debt disbursement.—About 37 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 6-5 only which is about 3 per cent. of the average monthly income of the family. Taking only the indebted families, the average monthly payment towards debt disbursements is Rs. 21-11 only which is about 9 per cent. of the average monthly income. It is seen from the table that the percentages of families in debt decrease from 72-7 per cent. in the income group Rs. 100-150 to 40-9 per cent. in the income group Rs. 300 and above. Percentage in the lowest income group is 18-2 per cent. only, while there has been no indebtedness in the income group Rs. 250-300. The ratio of debt disbursements to monthly income is the highest in the lowest income group and the lowest in the income group Rs. 200-250 (Table 11, page 228).

TABLE I.

punjab block

Distribution of budgets by income and expenditure classes
Expenditure groups

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above	Total
Below Rs. 100	8	20	4	8	4	..	..	..	..	..	44
Rs. 100 to 125	..	4	..	..	8	4	..	..	..	..	16
Rs. 125 to 150	8	..	4	12	4	..	..	..	28
Rs. 150 to 175	4	4	4	8	12	8	..	4	44
Rs. 175 to 200	8	..	8	4	4	16	44
Rs. 200 to 225	4	..	..	12	..	..	16
Rs. 225 to 250	4	..	..	8	12
Rs. 250 to 275	8	..	4	4	16
Rs. 275 to 300	4	..	..	..	..	4	8
Rs. 300 and above	4	..	..	4	..	80	88
Total	8	24	16	12	40	24	36	32	8	116	316

TABLE 2.

Percentage of natural families and joint households by income groups

Income groups	Number of		Percentage	
	Families	Budgets	Natural families	Joint households
Below Rs. 100	45	55
Rs. 100 to 150	91	9
Rs. 150 to 200	59	41
Rs. 200 to 250	100	..
Rs. 250 to 300	100	..
Rs. 300 and above	64	36
Total	79	316	68	32

TABLE 3.

Average size and composition of family.

Income groups			Number of		Average number of persons						Average size of family in c. u's
			Families	Budgets	Total.	Adults		Children			
						Male	Female	Male	Female		
Below Rs. 100	..	..	11	44	4.8	1.4	1.6	1.0	0.8	3.7
Rs. 100 to 150	..	..	11	44	4.7	1.2	1.2	0.9	1.4	3.6
Rs. 150 to 200	..	..	22	88	6.9	1.7	1.6	1.5	2.1	5.1
Rs. 200 to 250	..	..	7	28	7.3	1.3	1.6	1.9	2.5	5.3
Rs. 250 to 300	..	..	6	24	6.1	1.5	1.8	1.9	0.9	4.6
Rs. 300 and above	..	..	22	88	7.6	2.3	1.8	2.1	1.4	5.9
All	..	..	79	316	6.5	1.7	1.6	1.6	1.6	4.9

TABLE 4.

Average number of earners per family.

Income groups						Total		Average number of earners		Total
						Families	Budgets	Males	Females	
Below Rs. 100	..	..	..	..	..	11	44	1.10	..	1.10
Rs. 100 to 150	..	..	..	..	..	11	44	1.00	..	1.00
Rs. 150 to 200	..	..	..	..	..	22	88	1.45	0.14	1.59
Rs. 200 to 250	..	..	..	..	..	7	28	1.14	..	1.14
Rs. 250 to 300	..	..	..	..	..	6	24	1.33	..	1.33
Rs. 300 and above	..	..	..	..	..	22	88	1.60	0.04	1.64
All	..	..	..	..	..	79	316	1.34	0.05	1.39

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups						Number of		Average size of family		Average number of earners per family.	Average number per family earner.	
						Families	Budgets	Persons	C. u's.		Persons	C. u's.
Below Rs. 100	..	..	..	..	..	11	44	4.8	3.7	1.10	4.4	3.4
Rs. 100 to 150	..	..	..	..	..	11	44	4.7	3.6	1.00	4.7	3.6
Rs. 150 to 200	..	..	..	..	..	22	88	4.9	5.1	1.59	4.3	3.2
Rs. 200 to 250	..	..	..	..	..	7	28	7.3	5.3	1.14	6.4	4.6
Rs. 250 to 300	..	..	..	..	..	6	24	6.1	4.6	1.33	4.6	3.5
Rs. 300 and above	..	..	..	..	..	22	88	7.7	5.95	1.64	4.7	3.6
Total : all groups	..	..	..	..	..	79	316	6.5	4.9	1.39	4.7	3.5

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups						Number of persons						
						2-3	3-4	4-5	5-6	6-7	7-8	8 and above
Below Rs. 100	..	..	..	..	..	9	27	36	9	..	..	20
Rs. 100 to 150	..	..	..	..	..	18	18	18	10	18	18	..
Rs. 150 to 200	..	..	..	..	..	4	4	9	9	14	33	27
Rs. 200 to 250	..	..	..	..	..	..	..	..	14	28	14	44
Rs. 250 to 300	..	..	..	..	..	..	33	..	17	17	..	33
Rs. 300 and above	..	..	..	..	..	9	4	4	9	9	18	47

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups				Consumption units.						
				2-3	3-4	4-5	5-6	6-7	7-8	8 and above
Below Rs. 100	..	..	..	28	45	9	9	..	9	..
Rs. 100 to 150	..	..	..	45	9	28	18	..	..	..
Rs. 150 to 200	..	..	..	9	14	18	32	14	9	..
Rs. 200 to 250	..	..	..	..	14	14	58	..	14	..
Rs. 250 to 300	..	..	..	32	17	17	..	17	..	17
Rs. 300 and above	..	..	..	14	5	18	18	22.5	..	22.5
Total for all groups	..	..	..	19.0	15.2	17.7	22.8	11.4	5.1	8.8

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups				Average size of family in c. u.'s	Monthly income per family	Regular monthly expenditure		Income per c. u.	Deficit per c. u.
						Per family	Per c. u.		
Below Rs. 100	..	..	..	3.7	Rs. As. 81 15	Rs. As. 122 2	Rs. As. 33 0	Rs. As. 22 2	Rs. As. 10 14
Rs. 100 to 150	..	..	..	3.6	127 15	184 6	51 2	35 9	15 9
Rs. 150 to 200	..	..	..	5.1	176 8	237 7	46 9	34 10	11 15
Rs. 200 to 250	..	..	..	5.3	217 6	256 11	48 7	41 0	7 2
Rs. 250 to 300	..	..	..	4.6	270 13	297 10	64 11	58 14	5 13
Rs. 300 and above	..	..	..	5.95	417 15	462 14	77 13	70 4	7 9
All	..	..	..	4.9	234 9	285 14	58 3	47 14	10 7

TABLE 9.

Pattern of aggregate monthly income by sources per specified income groups.

Income groups						Percentage of family.	Total monthly income.	Income of the head of the family from pay and allowances.	Income from other earners in the family.	Income from other sources.
Below Rs. 100	..	..	..	..	..	13.9	Rs. As. 81 15	Rs. As. 72 12	Rs. As. 3 1	Rs. As. 6 2
Rs. 100 to 150	..	..	..	..	..	13.9	127 15	110 9	5 13	11 9
Rs. 150 to 200	..	..	..	..	..	27.8	176 8	154 1	7 8	14 15
Rs. 200 to 250	..	..	..	..	..	8.9	217 6	191 13	8 8	17 2
Rs. 250 to 300	..	..	..	..	..	7.6	270 13	203 12	22 2	44 15
Rs. 300 and above	..	..	..	..	..	27.8	417 15	331 6	28 14	57 11
Total: all groups	..	..	..	..	..	100.0	234 9	193 13	14 0	26 12

TABLE 10.

Expenditure in relation to income.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Total expenditure per month (Rs. As.) ..	122 2	184 0	237 7	256 11	297 10	462 14	285 14
Monthly income (Rs. As.)	81 15	127 15	176 8	217 6	270 13	417 15	234 1
Total expenditure per month divided by monthly income.	1.49	1.44	1.35	1.18	1.10	1.11	1.2
Number of salary earners per family ..	1.10	1.00	1.59	1.14	1.33	1.04	1.3

TABLE 11.

Analysis of indebtedness.

Income groups	No. studied		No. of fami- lies in debt.	Percentage or 4 to 2.	Average indobtedness per family.		Average monthly income.	Ratio of indebtedness to monthly income for.	
	Families	Budgets			Families in debt	All families		Families in debt	All familie
1	2	3	4	5	6	7	8	9	10
Below Rs. 100 ..	11	44	2	18.2	Rs. As. 5 5	As. As. 1 0	Rs. As. 81 15	% 15.4	% 81.4
Rs. 100 to 150 ..	11	44	8	72.7	7 0	5 1	127 15	81.3	25.4
Rs. 150 to 200 ..	22	88	8	36.4	11 14	4 5	176 8	14.9	40.4
Rs. 200 to 250 ..	7	28	2	28.6	42 11	12 3	217 6	5.1	17.4
Rs. 250 to 300 ..	6	24	..	..	..	..	270 13	..	..
Rs. 300 and above	22	88	9	40.9	29 2	11 15	417 15	14.3	35.4
All ..	79	316	29	36.7	21 11	6 5	234 9	9.2	2.7

TABLE 12.

Frequency distribution of families paying rent.

Income groups.	Below Rs. 9	Rs. 10 to 15	Rs. 15 to 20	Rs. 20 to 25	Rs. 25 and above	Total No. of families paying rent.	Perce- tage of families in the income group.
Below Rs. 100 ..	7	2	..	..	..	8	71
Rs. 100 to 150 ..	2	5	1	..	..	8	71
Rs. 150 to 200 ..	5	3	3	1	1	13	54
Rs. 200 to 250 ..	..	3	..	2	..	5	71
Rs. 250 to 300 ..	..	1	..	..	1	2	21
Rs. 300 and above ..	2	..	2	4	4	13	54
Total ..	16	13	6	7	6	48	61

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups				Number of families having the undermentioned number of rooms					
				One	Two	Three	Four	Five and above	Total
Below Rs. 100	..	..	..	6	2	1	..	..	9
Rs. 100 to 150	..	..	..	1	7	1	1	..	10
Rs. 150 to 200	..	..	..	1	6	4	1	1	13
Rs. 200 to 250	..	..	..	..	..	4	..	..	4
Rs. 250 to 300	..	..	..	..	2	1	..	..	3
Rs. 300 and above	..	..	..	..	5	4	3	5	17
Total	..	..	..	8	22	15	5	6	56

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons				Number of families having rooms					Total	Average no. of rooms per family	Average no. of persons per room.
				One	Two	Three	Four	Five and above			
Two	..	..	..	1	3	1	..	..	5	2.0	1.0
Three	..	..	..	2	4	1	..	..	7	1.9	1.6
Four	..	..	..	3	3	1	..	..	7	1.7	2.3
Five	..	..	..	..	3	4	..	1	8	2.9	1.7
Six	..	..	..	..	1	3	1	1	6	3.3	1.8
Seven	..	..	..	1	3	3	1	1	9	2.8	2.5
Eight	..	..	..	1	2	1	..	..	4	2.0	4.0
Nine	..	..	..	..	1	..	1	1	3	3.6	2.5
Ten	..	..	..	..	..	1	1	1	3	4.0	2.5
Above ten	..	..	..	..	2	..	1	1	4	3.2	3.4
Total	..	..	..	8	22	15	5	6	56	2.6	2.3

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units				Number of families having rooms.					Total	Average no. of rooms per family	Average no. of consumption units per room.
				One	Two	Three	Four	Five and above			
Two	..	..	..	2	7	1	..	..	10	1.9	1.0
Three	..	..	..	3	3	2	..	..	8	1.9	1.6
Four	..	..	..	1	4	4	1	2	12	2.9	1.4
Five	..	..	..	1	2	5	..	1	9	2.8	1.8
Six	..	..	..	1	2	2	2	..	7	2.7	2.2
Seven	..	..	..	..	2	1	1	1	5	3.2	2.2
Eight & above	..	..	..	..	2	..	1	2	5	3.6	2.6
Total	..	..	..	8	22	15	5	6	56	2.6	1.8

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income groups.

Income groups	All		Self-owned		Rented		Free	
	P	F	P	F	P	F	P	F
Below Rs. 100	2.8	60.6	..	..	3.5	41.0	1.7	64.0
Rs. 100 to 150	2.0	70.2	..	..	2.0	70.2	..	..
Rs. 150 to 200	2.5	45.1	..	..	2.5	45.1	..	..
Rs. 200 to 250	2.3	60.5	..	..	2.3	60.5	..	..
Rs. 250 to 300	2.3	72.0	..	..	2.3	72.0	..	..
Rs. 300 and above	2.1	74.7	1.4	102.7	2.4	67.7	..	..

P—Average number of persons sleeping in a room.
F—Average floor space in sq. ft. per persons sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities					Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average all group
					Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. /
Cereals—											
Rice .. ..	..	..	..	..	4 3	4 6	4 3	4 8	3 0	5 2	4
Wheat .. ..	..	..	..	..	6 5	5 10	9 11	10 9	9 0	12 6	9
Wheat flour .. ..	..	..	..	..	2 2	2 4	3 4	3 2	4 0	3 12	3
Bread .. ..	..	..	..	..	0 2	0 11	0 14	0 8	1 7	3 0	1
Other wheat products .. ..	..	..	..	..	..	0 4	0 9	0 7	0 13	0 4	0
Other cereals .. ..	..	..	..	..	0 12	0 3	0 1	0 6	..	..	0
Total ..					13 8	13 6	18 10	19 8	18 4	24 8	18
Pulses—											
Total ..					3 0	3 8	6 2	4 0	5 6	5 12	4
Milk and fats—											
Milk .. ..	..	..	..	..	9 9	13 5	14 13	17 3	20 13	32 0	19
Curd .. ..	..	..	..	..	0 10	1 7	2 7	3 6	3 2	3 1	2
Butter .. ..	..	..	..	..	0 3	0 10	1 3	1 8	1 5	4 9	1
Ghee .. ..	..	..	..	..	11 10	11 7	17 11	21 10	29 10	27 8	19
Vanaspati .. ..	..	..	..	..	1 5	4 3	4 8	1 9	2 15	3 11	3
Gingelly oil .. ..	..	..	..	..	..	0 5	..	0 3	0 5	0 11	0
Mustard oil .. ..	..	..	..	..	1 1	1 15	1 1	2 10	2 10	2 8	2
Total ..					24 6	33 14	41 11	48 1	60 12	74 0	49
Fruits and vegetables—											
Fruits .. ..	..	..	..	..	2 0	4 5	4 6	3 2	6 5	11 12	6
Potatoes .. ..	..	..	..	..	1 3	1 9	2 3	3 2	3 5	0 12	1
Onions .. ..	..	..	..	..	0 9	1 2	1 5	0 14	1 10	1 11	1
Green leaf vegetables .. ..	..	..	..	..	..	1 15	2 7	..	4 0	3 12	3
Other vegetables .. ..	..	..	..	..	6 3	5 3	4 12	7 0	5 1	9 15	6
Total ..					9 15	14 2	15 1	14 2	20 5	27 14	17

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Condiments—</i>							
Salt	0 2	0 3	0 5	0 4	0 7	0 7	0 5
Chillies	0 5	0 12	0 14	0 13	0 10	1 3	0 13
Turmeric	0 2	0 2	0 2	0 3	0 1	0 6	0 3
Sambarind	0 1	0 2	0 1	0 2	0 1	0 4	0 2
Mustard .. .. .	..	0 1	0 2	..	0 14	0 2	..
Other condiments	1 2	1 3	1 1	0 10	..	1 14	1 4
Pickles	0 2	0 4	0 6	0 4	0 1	1 3	0 7
Total ..	1 14	2 11	2 15	2 4	2 2	5 7	3 2
<i>Animal food—</i>							
Goat's meat	1 9	5 1	5 15	6 14	8 15	6 10	6 3
Other mutton .. .. .	..	..	..	..	..	1 14	..
Poultry .. .. .	..	0 6	..	0 9	..	0 14	0 5
Beef	0 5	..	1 1	0 2	1 4	1 4	0 13
Fish .. .. .	..	1 2	0 12	1 7	1 4	1 13	1 0
Eggs	0 9	1 3	1 2	0 12	1 2	3 5	1 10
Total ..	2 7	7 12	8 14	9 12	12 9	15 12	9 15
<i>Miscellaneous—</i>							
Tea	0 11	1 0	1 2	0 8	1 4	1 15	1 3
Coffee	0 2	0 3	0 3	..	..	0 9	0 4
Cocoa .. .. .	..	0 2	..	..	..	0 1	..
Sugar-refined	1 11	1 9	4 0	4 0	2 15	4 0	3 4
Raw sugar	0 10	1 6	0 15	0 9	1 3	1 3	1 0
Gur	0 10	0 7	1 1	1 10	1 0	0 14	0 15
Sweetmeats	0 10	1 13	2 1	1 4	2 8	3 9	2 3
Biscuits	0 4	0 14	1 0	0 6	0 15	3 8	1 8
Canned foods	0 3	0 1	0 3	0 5	..	1 11	0 9
Aerated water	0 3	1 0	0 11	0 1	0 6	1 15	0 14
Others	0 2	1 4	0 15	0 9	..	3 11	1 10
Total ..	5 2	9 11	12 3	9 4	10 3	23 0	13 6
Total : all food ..	60 4	85 0	105 8	107 0	129 9	176 5	117 9
<i>Fuel and lighting—</i>							
Firewood	5 9	5 2	9 4	6 9	8 12	8 14	7 2
Charcoal	1 9	3 0	1 2	1 9	2 15	4 8	2 5
Soft coke	0 5	..	0 9	0 8	0 15	1 2	0 10
Steam coal .. .. .	..	..	0 4	..	0 7	0 4	..
Kerosene oil	0 11	0 7	0 8	0 6	0 9	0 6	0 6
Match box	0 4	0 5	0 6	0 7	0 2	0 6	0 5
Lamp and chimney, etc.	0 4	0 10	0 2	0 1	0 4	0 1	0 4
Gas, electricity lighting and heating	0 9	1 5	1 8	2 15	1 11	3 15	1 9
Others .. .. .	..	..	..	0 14	0 2	..	0 6
Total ..	9 3	10 13	13 11	13 5	15 13	19 8	12 15
<i>Clothing—</i>							
Men	4 12	6 0	8 0	8 2	8 7	19 0	10 1
Women	3 2	5 8	7 9	6 10	7 14	17 5	9 12
Children	1 2	2 5	5 0	6 6	6 7	15 3	6 13
Total ..	9 0	13 13	20 9	21 2	22 12	51 8	26 11

TABLE 17—*concl.*
Average monthly expenditure per family by items—*concl.*

Commodities					1	2	3	4	5	6	7
					Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs.
<i>Furniture and household requisites—</i>											
Total ..					3 8	4 5	6 3	5 0	4 14	9 13	6
<i>Housing—</i>											
Total ..					8 15	14 3	16 10	16 4	27 14	26 12	18
<i>Miscellaneous—</i>											
Servants .. .. .					..	0 9	1 11	..	3 1	9 1	3
Washerman					2 3	4 14	4 8	5 9	8 12	7 12	5
Barber					0 15	1 0	1 2	2 0	1 5	1 11	1
Shaving requisites					0 4	0 9	0 5	0 2	0 5	0 11	0
Cobbler					0 8	0 14	1 2	0 12	1 2	1 14	1
Gardening & its upkeep .. .. .					..	..	0 1	..	..	0 11	0
Sweeper					0 12	1 2	1 4	1 6	1 7	1 12	1
Children's education					2 8	4 14	12 13	11 4	15 15	20 15	13
Religious ceremonies					0 14	1 4	3 3	3 1	1 3	4 2	4
Washing soap					1 13	2 5	2 13	3 14	2 2	3 9	2
Toilet soap					0 9	0 12	1 1	1 4	0 1	1 12	1
Other toilet requisites .. .. .					..	1 2	0 12	0 2	0 7	2 0	1
Tooth brush .. .. .					..	0 2	0 2	0 2	0 5	0 6	0
Tooth powder					0 2	0 7	0 4	0 1	0 12	0 15	0
Newspaper					0 9	0 3	0 11	0 11	1 2	2 8	1
Entertainment					0 8	1 0	0 15	0 4	1 9	2 6	1
Club subscription					0 4	0 11	0 8	0 10	0 13	1 2	0
Postage					0 14	0 14	1 1	1 2	0 11	2 5	1
Medical attendance					1 9	2 5	2 2	1 4	6 13	3 6	3
Medicines					2 9	3 9	3 14	5 3	2 15	7 10	5
Holiday expenses					0 4	0 5	2 0	0 13	1 0	7 10	3
Travelling from and to place of work					0 14	0 7	2 6	0 3	1 4	3 6	2
Maintenance of own conveyance					0 7	0 5	0 7	0 3	..	2 5	1
Cycles—repairs					0 6	1 12	0 8	0 3	0 3	0 15	0
Perambulator .. .. .					..	0 6	0 11	..	..	0 5	..
Radio repairs etc. .. .. .					..	..	..	..	0 11	1 0	..
Taxes .. .. .					..	..	0 9	2 7	3 15	12 1	4
Provident fund					0 12	5 10	6 8	14 4	12 3	31 8	13
Insurance					2 2	6 12	6 7	7 0	13 10	15 14	9
Remittances to dependants					4 9	4 0	5 5	8 1	3 6	3 15	5
Interest on loan					0 2	1 4	0 7	0 9	..	0 9	0
Repayment of loan					0 14	3 12	3 14	11 11	..	7 10	5
Pansupari					0 7	0 3	0 1	0 11	..	1 2	0
Cigarettes, etc.					0 12	0 9	0 12	2 1	6 2	7 4	1
Tobacco					0 7	..	0 9	0 12	..	0 6	0
Flowers					0 2	0 3	..	0 11	..	0 5	0
Charity					0 12	0 11	0 13	1 4	0 9	3 9	1
Maintenance of milch cattle					0 14	0 14	0 15	2 7	0 14	..	0
Other miscellaneous					0 1	0 5	2 6	2 1	2 3	2 12	1
Total ..					31 4	55 14	74 14	94 0	96 12	179 0	103

TABLE 18.

Quantity consumed per family.

					Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
<i>Cereals—</i>											
Rice (Srs)	..	..	..	..	14.00	14.27	14.00	15.00	10.00	17.00	14.58
Wheat (Srs)	..	..	..	..	28.00	27.43	42.73	47.00	40.00	55.00	42.14
Wheat flour (Srs)	..	..	..	..	6.96	7.07	10.25	10.00	12.00	10.00	8.40
Other wheat products (Srs.)	..	..	..	..	..	0.67	1.30	0.87	2.17	0.67	0.88
Other cereals (Srs)	..	..	..	..	2.67	1.25	3.25	1.50	..	..	1.60
Pulses (Srs)	..	..	..	..	6.09	90.9	15.00	10.50	10.50	12.00	11.38
<i>Milk and fats—</i>											
Milk (Srs)	..	..	..	..	23.00	33.03	37.00	41.00	49.67	61.00	42.50
Curd (Srs)	..	..	..	..	0.83	1.92	3.25	5.50	4.15	4.08	3.18
Butter (lbs)	..	..	..	..	0.04	0.25	0.50	0.60	0.50	1.82	0.78
Ghee (Srs)	..	..	..	..	3.00	2.73	4.12	5.00	7.33	7.00	4.89
Vanaspati (Srs)	..	..	..	..	0.62	2.73	2.50	1.00	1.67	2.00	1.94
Mustard oil (Srs)	..	..	..	..	1.00	1.21	1.25	2.00	2.33	2.00	1.57
<i>Fruits and Vegetables—</i>											
Potato (Srs)	..	..	..	..	2.75	4.00	4.70	6.00	6.17	7.00	5.23
Onion (Srs)	..	..	..	..	2.00	6.17	3.50	3.73	7.00	6.75	4.85
<i>Condiments and spices—</i>											
Salt (Srs)	..	..	..	..	1.00	1.50	2.50	2.25	4.00	3.50	2.46
<i>Animal food.</i>											
Goat's meat (Srs)	..	..	..	..	1.00	5.05	4.00	4.60	0.75	4.42	} 4.54
Other mutton (Srs)	..	..	..	..	..	..	..	..	..	1.25	
Beef (Srs)	..	..	..	..	0.20	..	0.85	..	1.00	1.00	
Fish (Srs)	..	..	..	..	..	1.33	1.00	1.92	1.00	1.81	1.21
Eggs (Nos)	..	..	..	..	5.00	12.00	9.00	6.00	9.00	26.00	13.38
<i>Miscellaneous.</i>											
Tea (lbs)	..	..	..	..	0.50	9.57	0.75	0.40	0.83	1.00	0.73
Sugar, refined (Srs)	..	..	..	..	2.96	3.00	7.50	6.00	5.83	8.00	6.12
Raw sugar (Srs)	..	..	..	..	1.11	2.75	1.50	1.00	4.00	2.50	2.04
Gur (Srs)	..	..	..	..	1.25	1.00	1.87	3.00	4.67	2.00	2.01
<i>Composition of family.</i>											
Men	..	..	..	..	1.4	1.2	1.7	1.3	1.5	2.3	1.7
Women	..	..	..	..	1.6	1.2	1.6	1.6	1.8	1.8	1.6
Boys	..	..	..	..	1.0	0.9	1.5	1.9	1.9	2.1	1.6
Girls	..	..	..	..	0.8	1.4	2.1	2.5	0.9	1.4	1.6
Total					4.8	4.7	6.9	7.3	6.1	7.6	6.5

TABLE 19.

Punjab block

Summary of budgets received from middle class families.

	November, 1945		February, 1946		May, 1946		August, 1946	
	All families.	Families supplying all four quarterly budgets.	All families.	Families supplying all four quarterly budgets.	All families.	Families supplying all four quarterly budgets.	All families.	Families supplying all four quarterly budgets.
	1	2	3	4	5	6	7	8
1. Number of families	234	79	176	79	142	79	116	79
2. Number of persons per family—								
Men, 15 years & above	1.7	1.7	1.7	1.6	1.8	1.6	1.7	1.6
Women, 15 years & above	1.8	1.6	1.7	1.7	1.8	1.6	1.3	1.6
Boys below 15 years	1.5	1.5	1.7	1.6	1.7	1.6	1.5	1.5
Girls below 15 years	1.4	1.6	1.6	1.4	1.6	1.5	1.6	1.4
Total	6.4	6.4	6.7	6.3	6.9	6.7	6.1	6.1
3. Average monthly income per family	Rs. 220 6 As.	Rs. 222 10 As.	Rs. 249 15 As.	Rs. 229 2 As.	Rs. 243 10 As.	Rs. 231 11 As.	Rs. 244 8 As.	Rs. 252 11 As.
4. Average monthly rent	15 14	16 13	16 3	17 2	15 5	15 8	17 1	16 11
5. Average monthly expenditure per household on food—								
Cereals—								
Rice	4 9	4 7	4 4	4 15	4 9	4 3	3 14	3 1
Wheat	9 3	10 2	9 14	9 9	9 3	9 13	10 8	10 1
Wheat flour	3 13	3 3	3 5	3 9	3 6	3 9	4 1	3 1
Bread	0 1	0 10	1 2	1 4	1 9	1 4	1 2	1
Other wheat products	0 12	0 10	0 7	0 6	0 8	0 10	0 3	0
Other cereals	0 14	1 2	0 10	0 15	0 7	0 10	0 3	0
Total	19 4	20 2	19 10	20 10	19 10	20 1	20 1	20
Pulses—								
Total	4 1	3 13	4 3	4 6	5 1	5 2	4 5	4
Milk and fats—								
Milk	18 11	19 15	17 10	17 4	18 8	16 14	22 4	21 1
Curd	1 12	2 1	1 12	1 10	2 11	2 13	2 8	2 1
Butter	2 1	2 2	1 10	1 15	2 6	1 14	1 15	2
Ghee	18 11	18 13	18 10	19 2	20 4	19 14	23 5	24
Vanaspathi	3 1	3 5	3 9	3 4	3 11	3 2	3 6	3 1
Gingelly oil	0 4	0 3	0 2	0 3	0 6	0 3	0 4	0
Coconut oil	0 12	0 4	0 6	0 6	0 6	0 4	0 6	0
Mustard oil	1 3	1 14	2 3	1 10	1 13	1 12	2 8	2 1
Total	46 7	48 9	45 14	45 6	50 1	46 12	56 8	57 1

TABLE 19—contd.

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Fruits and vegetables—								
Fruits	5 10	6 1	4 8	4 10	6 11	6 6	6 1	6 6
Potatoes	2 13	2 13	2 9	2 11	2 5	2 0	2 7	2 8
Onions	1 6	1 8	1 3	1 4	1 0	0 15	1 2	1 3
Green leaf vegetables	2 14	2 14	2 15	2 7	2 6	3 6	3 7	2 10
Other vegetables	4 12	5 10	3 10	3 12	4 15	5 3	5 5	5 12
Total	17 7	18 14	14 13	14 12	17 5	17 14	18 6	19 7
Condiments and spices—								
Salt	0 5	0 5	0 5	0 5	0 5	0 4	0 5	0 5
Chillies	0 10	0 11	0 11	0 12	0 13	0 12	0 13	0 14
Turmeric	0 4	0 3	0 3	0 3	0 3	0 3	0 4	0 4
Tamarind	0 2	0 3	0 1	0 1	0 1	0 2	0 2	0 2
Mustard	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1
Other condiments	1 1	1 2	1 3	1 4	1 2	1 3	1 2	1 4
Pickles	0 6	0 12	0 4	0 5	0 4	0 6	0 10	0 11
Total	2 13	3 5	2 12	2 15	2 13	2 15	3 5	3 9
Animal food								
Goat's meat	5 10	5 11	6 2	5 9	6 10	5 12	5 11	5 13
Other mutton	0 12	0 12	0 10	0 9	0 13	0 13	0 12	0 14
Fowl	0 7	0 11	0 7	0 8	0 7	0 7	0 10	0 9
Beef	0 8	0 10	0	0 11	0 5	0 5	0 8	0 7
Fish	1 3	1 6	1 4	1 4	1 1	1 0	0 13	0 13
Eggs	1 14	1 6	1 10	1 15	0 10	1 5	0 15	1 2
Total	10 6	10 8	10 10	10 8	9 14	9 10	9 5	9 10
Miscellaneous—								
Tea	1 6	1 5	1 7	1 4	1 2	1 1	1 3	1 4
Coffee	0 5	0 4	0 2	0 4	0 3	0 3	0 3	0 4
Cocoa	0 2	0 1	0 1	0 1	..	..	..	..
Sugar, refined	2 8	2 15	3 0	3 1	3 8	3 4	2 14	3 0
Sugar, raw	0 14	1 1	0 14	0 13	0 15	1 1	1 1	1 3
Gur	0 14	0 15	1 1	1 0	0 14	1 4	1 0	0 15
Sweetmeats	2 10	3 1	1 13	1 15	2 0	1 9	2 6	1 9
Biscuits	1 6	1 11	1 2	1 6	1 6	1 2	1 8	1 9
Canned food	0 3	0 7	0 6	0 7	0 9	0 12	0 10	0 10
Aerated water	0 5	0 9	0 4	0 4	1 4	1 3	1 5	1 5
Others .. .. .	..	..	0 2	0 4	..	..	..	..
Food bought and consumed away from home	1 8	1 13	1 2	1 7	1 6	1 7	1 8	1 8
Total	12 1	14 2	11 6	12 2	13 3	12 14	13 10	13 3
Total: all food	112 7	119 5	108 15	110 11	117 15	114 4	125 8	128 7

TABLE 19—contd.

Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
6. Average monthly expenditure on fuel and lighting—								
Firewood	8 1	7 6	7 15	7 12	7 2	5 7	5 12	6
Charcoal	1 15	3 5	2 13	2 13	2 7	2 10	2 15	3
Soft coke	0 15	0 15	0 13	0 10	0 13	0 11	0 10	0 1
Steam coal	0 1	0 1	0 1	0 1	0 1	0 2	0 1	0
Kerosene oil	0 9	0 8	0 7	0 8	0 6	0 5	0 6	0
Match box	0 6	0 6	0 6	0 6	0 6	0 5	0 6	0
Lamp & chimney	0 3	0 6	0 4	0 5	0 3	0 4	0 2	0
Electricity (lighting)	2 2	1 13	2 3	1 15	1 15	1 10	1 13	2
Others	0 1	0 1	0 7	0 8	0 6	0 5	0 6	0
Total	14 5	14 13	15 5	14 14	12 11	11 11	12 7	13
7. Average monthly expenditure on clothing—								
Men	15 14	16 1	11 1	11 10	15 7	12 14	11 11	13
Women	6 8	7 7	7 6	7 13	7 11	8 1	6 12	7
Children	6 6	5 7	5 2	5 0	6 5	7 3	6 9	7
Total	28 12	28 15	23 9	24 7	29 7	28 2	25 0	28
8. Average monthly expenditure on furniture—								
Total	4 2	4 7	4 4	4 6	5 3	5 1	5 12	6
Housing—								
Total	20 7	21 8	21 7	20 9	22 10	23 4	21 4	22
9. Average monthly expenditure on miscellaneous—								
Servant	3 14	3 9	3 8	3 8	4 1	3 11	3 13	4
Washerman	5 5	5 12	5 5	5 3	5 7	5 6	5 7	5
Barber	1 5	1 4	1 8	1 7	1 7	1 6	1 6	1
Shaving requisites	0 7	0 7	0 6	0 6	0 7	0 7	0 9	0
Cobbler	0 11	0 15	1 1	1 4	1 1	1 0	1 2	1
Gardening & its upkeep	0 8	0 7	0 6	0 2	0 5	0 1	0 2	0
Sweeper	1 4	1 4	1 6	1 5	1 8	1 7	1 8	1
Children's education	12 2	11 15	15 0	13 14	15 9	14 5	8 11	9
Religious ceremonies	4 7	5 7	2 5	1 7	3 10	4 10	2 14	3
Washing soap	2 7	2 7	2 2	2 2	2 15	2 14	3 5	3
Toilet soap	1 1	2 5	0 14	0 15	1 5	1 5	1 3	1
Other toilet requisites	0 10	1 2	0 7	0 9	0 12	0 9	0 11	0
Tooth brush	0 4	0 5	0 4	0 4	0 5	0 5	0 6	0
Tooth powder	0 6	0 7	0 6	0 7	0 7	0 6	0 7	0
Newspaper	1 4	1 2	0 15	0 14	1 3	1 2	1 4	1
Entertainments	1 7	1 11	1 1	1 3	1 0	1 0	1 5	1
Club subscription	0 10	0 12	0 13	0 12	0 14	0 8	0 10	0
Postage	1 2	1 2	1 1	1 2	1 2	1 4	1 7	1
Medical attendance	1 7	1 4	2 14	3 10	2 0	2 10	4 9	4

TABLE 19—concl'd.
Summary of budgets received from middle class families—concl'd.

	November, 1945		February, 1946		May, 1946		August, 1946	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Medicines	3 8	4 5	4 3	4 10	5 2	5 7	5 12	6 2
Holiday expenses	1 8	1 3	1 10	1 13	2 0	2 3	2 6	2 9
Travelling to and from place of work	2 2	2 7	1 13	2 4	4 7	5 12	3 2	3 11
Maintenance of own conveyance	0 6	0 6	1 1	1 4	0 9	0 10	0 5	0 6
Cycles—repairs	0 13	1 2	2 14	0 13	0 13	0 8	0 15	1 2
Radio—repairs etc.	0 1	.. *	..	..	0 4	0 3	..	..
Taxes	4 11	4 7	4 0	3 9	4 1	4 4	3 7	3 9
Provident Fund	12 5	13 3	12 6	13 4	14 15	15 4	12 12	14 9
Insurance	8 2	8 2	8 9	8 3	8 15	7 8	9 7	9 4
Remittances to dependants	5 9	5 3	5 3	5 8	4 5	6 8	6 4	5 9
Interest on loan	0 13	0 10	0 8	4 11	0 13	0 13	2 2	0 11
Repayment of loan, if any	3 4	3 5	5 3	0 7	7 15	6 15	9 0	8 11
Marriage presents	0 14	1 14	0 9	0 7	0 11	0 10	0 10	0 11
Pansupari	0 9	0 7	0 8	0 7	0 14	0 10	0 9	0 7
Cigarettes, etc.	1 8	1 2	1 2	1 4	1 5	1 6	1 6	1 5
Tobacco	0 7	0 6	0 6	0 5	0 8	0 4	0 8	0 9
Flowers	0 3	0 2	0 1	0 2	0 13	0 1	0 4	0 2
Charity	2 6	2 2	1 12	2 1	1 10	1 14	2 7	2 9
Maintenance of milch cattle	2 8	2 5	0 15	0 4	1 8	1 15	1 3	1 6
Other 'miscellaneous'	4 2	6 12	2 12	3 11	2 12	2 15	9 14	10 11
Total ..	96 4	103 0	97 1	95 5	109 10	109 14	113 0	127 2

TABLE 1.

Distribution of budgets by income and expenditure classes

Expenditure Classes.

Income groups	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above	Total
Below Rs. 100	..	20	12	4	..	..	4	..	..	..	40
Rs. 100 to 125
Rs. 125 to 150	4	..	..	..	..	4
Rs. 150 to 175	4	..	..	..	..	4
Rs. 175 to 200	4	..	12	..	16
Rs. 200 to 225	4	..	..	..	..	4
Rs. 225 to 250
Rs. 250 to 275
Rs. 275 to 300	4	..	..	..	..	4
Rs. 300 & above	40	40
Total	..	20	12	4	..	16	8	..	12	40	112

TABLE 2.

**Percentage of natural families and joint households by income groups.*

Income groups	Number of		Percentage	
	Families	Budgets	Natural families	Joint households
Below Rs. 100	10	40	55	41
Rs. 100 to 300	8	32	51	41
Rs. 300 and above	10	40	40	60
All groups	28	112	50	50

TABLE 3.

Average size and composition of family.

Income groups					Average number of persons					Average size of family in c.u.'s.
					Total	Adults		Children		
						Male	Female	Male	Female	
Below Rs. 100	..	..	..	..	5.8	1.3	1.9	1.7	0.9	4.4
Rs. 100 to 300	..	..	..	..	6.5	1.6	1.6	1.3	2.0	4.9
Rs. 300 and above	..	..	..	..	8.2	2.0	1.7	2.7	1.8	6.1
			All groups	..	6.6	1.6	1.8	1.7	1.5	4.9

TABLE 4.

Average number of earners per family

Income groups									Total		Average number of earners	
									Families	Budgets	Male	Female
Below Rs. 100	..	..	..	..	..	..	..	..	10	40	1	..
Rs. 100 to 300	..	..	..	..	..	..	..	..	8	32	1	..
Rs. 300 and above	..	..	..	..	..	..	..	..	10	40	1	..
All groups									28	112	1	..

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner

Income groups						Number of		Average size of family		Average number of earners per family	Average number per family earner	
						Families	Budgets	Persons	C.u's.		Persons	C.u's.
Below Rs. 100	..	..	..	..	..	10	40	5.8	4.4	1	5.8	4.4
Rs. 100 to 300	..	..	..	..	..	8	32	6.5	4.9	1	6.5	4.9
Rs. 300 and above	..	..	..	..	..	10	40	8.2	6.1	1	8.2	6.1
All groups						28	112	6.6	4.9	1	6.6	4.9

TABLE 6.

Percentage distribution of families according to number of persons

Income groups						Number of persons				
						2 to 3	3 to 4	4 to 5	5 to 6	6 to 7
Below Rs. 100	..	..	..	..	..	10	..	40	10	..
Rs. 100 to 300	..	..	..	..	..	..	..	12.5	25	..
Rs. 300 and above	..	..	..	..	..	..	..	20	20	10
All groups						3.5	..	25.0	17.9	3.5

TABLE 7.

Percentage distribution of families according to consumption units

Income groups						Number of consumption units					
						2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 and above
Below Rs. 100	..	..	..	..	..	10	40	10	30	10	..
Rs. 100 to 300	..	..	..	..	..	12.5	12.5	25	25	25	..
Rs. 300 and above	..	..	..	..	..	..	30	10	40	10	10
All groups						7.1	28.6	14.3	32.1	14.3	3.6

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups	Average size of family in c.u.'s	Monthly income per family	Regular monthly expenditure		Income per c.u.	Deficit per c.u.
			Per family	Per c.u.		
Below Rs. 100	4.4	Rs. As. 81 9	Rs. As. 135 11	Rs. As. 30 13	Rs. As. 18 9	Rs. As. 12 4
Rs. 100 to 300	4.9	192 11	238 12	48 12	39 5	9 7
Rs. 300 and above	6.1	452 5	514 0	84 4	74 2	10 2
All groups	4.9	245 11	297 0	60 10	50 2	10 8

TABLE 9.

Pattern of aggregate monthly income by sources per specified income groups.

Income groups	No. of		Total monthly income	Salary	War, dearness or House Rent allowance	Land
	Families	Budgets				
Below Rs. 100	10	40	Rs. As. 81 9	Rs. As. 48 10	Rs. As. 20 5	Rs. As. 12 10
Rs. 100 to 300	8	32	192 11	123 6	27 13	41 8
Rs. 300 and above	10	40	452 5	340 12	65 6	46 3
All groups	28	112	245 11	174 4	38 9	32 14

TABLE 10.

Expenditure in relation to income.

	Income groups						
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All groups
Total expenditure per month (Rs. As.)	135 11	238 12				514 0	297 0
Monthly income (Rs. As.)	81 9	192 11				452 5	245 11
Total expenditure per month divided by monthly income	1.7	1.2				1.1	1.1
Number of salary earner per family	1	1				1	1

TABLE 11.

Analysis of indebtedness.

Income groups	No. studied		No of families in debt	Percentage of 4 to 2	Average indebtedness per family		Average monthly income	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt	All families		Families in debt	All families
1	2	3	4	5	6	7	8	9	10
Below Rs. 100	10	40	5	50	Rs. As. 4 2	Rs. As. 2 1	Rs. As. 81 9	5.1	2.5
Rs. 100 to 300	8	32	3	37	4 6	1 10	192 11	2.3	0.8
Rs. 300 and above	10	40	3	30	46 10	14 0	452 5	10.3	3.1
All groups	28	112	11	40	15 13	6 4	245 11	6.4	2.5

Punjab block excluding West Pakistan

TABLE 12.

Frequency distribution of families paying rent.

Income groups				Below Rs. 5	Rs. 5 to 9	Rs.10 to 14	Rs.15 to 19	Rs.20 to 24	Rs.25 to 29	Rs.30 to 34	Rs.35 to 39	Rs. 40 and above	Total No. of families paying rent	Percentage of all fami- lies in the income group
Below Rs. 100	..	..	..	1	4	..	..	..	..	..	..	..	5	50
Rs. 100 to 300	..	..	..	..	2	2	..	..	..	..	..	..	4	50
Rs. 300 & above	..	..	..	..	1	1	..	2	2	1	1	..	8	80
All groups	..	..	..	1	7	3	..	2	2	1	1	..	17	61

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups				Number of families having the undermentioned number of rooms				
				One	Two	Three	Four and above	Total
Below Rs. 100	..	..	..	3	4	1	..	8
Rs. 100 to 300	..	..	..	..	2	3	..	5
Rs. 300 and above	..	..	..	..	6	2	..	8
All groups	..	..	..	3	12	6	..	21

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons				Number of families having rooms			Total	Average no. of rooms per family	Average no. of persons per room.
				One	Two	Three			
Two	..	..	..	1	..	..	1	1.0	2.0
Three	..	..	..	..	..	..	..	..	..
Four	..	..	..	..	3	1	4	2.2	1.8
Five	..	..	..	1	3	2	6	2.3	2.1
Six	..	..	..	..	..	..	..	..	..
Seven	..	..	..	..	2	2	4	2.5	2.8
Eight	..	..	..	1	2	1	4	2.0	4.0
Nine	..	..	..	..	1	..	1	2.0	4.5
Ten and above	..	..	..	..	1	..	1	2.0	6.7
Total	..	..	..	3	12	6	21	2.2	2.8

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units					Number of families having rooms				Total	Average no. of rooms per family	Average no. of consumption units per room.
					One	Two	Three	Four & above			
Two	..	..	..	..	1	..	..	..	1	1.0	2.0
Three	..	..	..	..	1	3	1	..	5	2.0	1.5
Four	..	..	..	..	..	3	2	..	5	2.4	1.7
Five	..	..	..	..	..	2	2	..	4	2.5	2.0
Six	..	..	..	..	1	2	1	..	4	2.0	3.0
Seven	..	..	..	..	..	1	..	..	1	2.0	5.0
Eight and above	..	..	..	..	..	1	..	..	1	2.0	5.5
Total					3	12	6	..	21	2.2	2.2

TABLE 16.

Average number of per room and average floor space (sq. ft.) per person sleeping by income groups.

Income groups				All		Self-owned		Rented		Free	
				P	F	P	F	P	F	P	F
Below Rs. 100	..	..	..	3.1	39.5	..	..	3.9	33.5	1.7	63.8
Rs. 100 to 300	..	..	..	2.3	49.9	..	..	2.3	49.9	..	..
Rs. 300 and above	..	..	..	3.4	41.4	..	..	3.4	41.4	..	..

P—Average number of persons sleeping in a room.
F—Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities						Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average for all groups
						Rs. As.	Rs. As.				Rs. As.	Rs. As.
Cereals—												
Rice	..	..	..	..	..	6 3	10 1				9 9	8 8
Wheat	..	..	..	..	..	4 10	10 5				5 0	6 6
Wheat flour	..	..	..	..	..	8 9	4 11				5 14	6 8
Bread	..	..	..	..	..	0 1	1 6				3 11	1 13
Other wheat products	..	..	..	..	..	0 1	0 12				0 5	0 6
Other cereals	..	..	..	..	..	1 6	1 0				0 4	0 14
Total						20 14	28 3				24 11	24 7
Pulses—												
Total						3 8	5 0				5 0	4 8

TABLE 17—*contd.*
Average monthly expenditure by items.

Commodities						1	2	3	4	5	6	7
						Rs. As.	Rs. As.				Rs. As.	Rs. As.
<i>Milk & fats—</i>												
Milk	..	..	..	..	..	6 4			16 10		27 9	16 13
Curd	..	..	..	..	..	0 6			2 4		1 14	1 7
Butter	..	..	..	..	..	0 2			0 4		4 13	1 13
Ghee	..	..	..	..	..	8 10			21 6		20 3	16 6
Vanaspati	..	..	..	..	..	3 0			1 2		8 6	4 6
Gingelly oil	..	..	..	..	..	0 1			..		0 14	0 6
Cocoanut oil	..	..	..	..	..	..			..		..	..
Mustard oil	..	..	..	..	..	1 11			3 11		2 6	2 8
Total						20 2			45 5		66 1	43 11
<i>Fruits and vegetables—</i>												
Fruits	..	..	..	..	..	2 7			3 7		10 4	5 8
Potatoes	..	..	..	..	..	1 2			3 1		4 5	2 13
Onions	..	..	..	..	..	0 11			0 15		1 5	1 0
Green leaf vegetables	..	..	..	..	..	1 15			0 8		0 8	1 0
Other vegetables	..	..	..	..	..	0 12			5 12		13 5	6 11
Total						6 15			13 11		29 11	17 0
<i>Condiments—</i>												
Salt	..	..	..	..	..	0 3			0 6		0 7	0 6
Chillies	..	..	..	..	..	0 6			0 8		1 5	0 12
Turmeric	..	..	..	..	..	0 2			0 2		0 6	0 3
Tamarind	..	..	..	..	..	0 1			0 1		0 8	0 3
Mustard	..	..	..	..	..	..			..		0 2	0 1
Other condiments	..	..	..	..	..	1 1			1 2		2 4	1 8
Pickles	..	..	..	..	..	0 3			0 8		1 5	0 11
Total						2 0			2 11		6 5	3 12
<i>Animal food—</i>												
Goat's meat	..	..	..	..	..	2 10			4 15		9 12	5 13
Other mutton	..	..	..	..	..	0 6			..		..	0 2
Fowl	..	..	..	..	..	..			..		1 0	0 6
Beef	..	..	..	..	..	0 5			..		0 3	0 3
Fish	..	..	..	..	..	0 1			1 6		2 2	1 3
Eggs	..	..	..	..	..	0 6			1 10		3 13	1 14
Total						3 12			7 15		16 14	9 9

TABLE 17—*contd.*
Average monthly expenditure per family by items.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.				Rs. As.	Rs. As.
Miscellaneous—							
Tea	1 4		0 10			2 9	1 10
Coffee .. .. .	..		0 8			0 12	0 1
Cocoa .. .. .	..		..			0 4	0
Sugar, refined	2 7		3 7			3 5	3 1
Raw sugar	0 11		1 5			10 4	1
Gur	1 6		0 12			2 5	1 1
Sweetmeat	1 1		2 1			4 7	2 10
Biscuits	0 2		1 1			2 2	1 1
Canned foods .. .. .	..		0 2			2 7	0 1
Aerated water	0 1		0 2			1 2	0
Others .. .. .	..		..			..	..
Food bought and consumed away from home ..	0 11		0 12			4 14	2
Total ..	7 5		10 12			34 7	14 1
Total: all food ..	64 8		113 9			183 1	117 1
Fuel and lighting							
Firewood	9 0		10 10			3 1	7
Charcoal	0 10		0 12			7 6	3
Soft coke	0 7		0 8			5 7	2
Steam coal	0 1		..			0 1	0
Kerosene oil	0 13		0 6			..	0
Match box	0 5		0 5			0 8	0
Lamp & chimney, etc.	0 2		0 1			0 4	0
Electricity lighting	0 7		0 12			4 7	1 1
Others	0 5		0 10			0 2	0
Total ..	12 2		14 0			21 4	15 1
Clothing—							
Men	4 12		7 8			19 0	10 10
Women	3 2		7 0			17 5	9 5
Children	1 2		5 0			15 3	7 4
Total ..	9 0		19 8			51 8	27 3
Furniture & household requisites—							
Total ..	3 8		5 1			9 13	6 3
Housing—							
Total ..	8 4		10 1			25 3	14 13

TABLE 17—concl.
Average monthly expenditure per family by items—concl.

Commodities	1	2	3	4	5	6	7
	Rs. As.		Rs. As.			Rs. As.	Rs. As.
<i>Miscellaneous—</i>							
Servants	1 9		..			13 11	5 7
Washerman	1 10		4 6			9 1	5 1
Barber	1 3		1 0			2 0	1 7
Shaving requisites	0 1		0 5			0 13	0 7
Cobbler	1 5		0 12			3 7	1 15
Gardening & its upkeep .. .. .	..		0 1			0 5	0 2
Sweeper	1 0		1 4			2 15	1 12
Children's education	3 7		12 8			21 15	12 10
Religious ceremonies	1 7		2 15			6 8	3 11
Washing soap	1 7		2 0			2 2	1 14
Toilet soap	0 7		1 0			1 9	1 0
Other toilet requisites	0 6		0 8			1 14	0 15
Tooth brush .. .. .	..		0 1			0 6	0 3
Tooth powder	0 1		..			1 4	0 8
Newspaper	0 5		0 3			2 7	1 1
Entertainment .. .. .	..		0 4			3 0	1 3
Club subscription	0 1		0 3			1 9	0 10
Postage	0 11		0 14			1 13	1 2
Medical attendance	1 0		2 3			2 3	1 12
Medicines	3 0		4 7			7 2	4 14
Holiday expenses	0 2		0 4			7 11	2 14
Travelling from & to place of work	0 8		1 3			5 4	2 6
Maintenance of own conveyance	0 1		0 2			..	0 1
Cycles repairs	0 1		0 2			0 7	0 3
Radio repairs etc. .. .. .	..		..			0 6	0 2
Taxes .. .. .	..		0 4			18 12	6 12
Provident fund	1 12		10 7			38 13	17 8
Insurance	1 10		12 8			18 10	10 12
Remittances to dependants	3 3		6 3			10 1	6 8
Interest on loan	0 2		0 5			4 4	1 13
Repayment of loan	1 8		5 5			18 10	8 11
Pansupari	0 3		..			3 7	1 5
Cigarettes, etc.	2 3		0 8			2 5	1 12
Tobacco	0 12		0 4			0 9	0 9
Flowers .. .. .	..		0 2			0 4	0 2
Charity	0 11		0 10			4 4	1 15
Maintenance of milch cattle	5 1		0 10			..	2 0
Other miscellaneous	1 1		2 14			3 8	2 6
Total ..	38 5		76 9			223 3	115 5

UNITED PROVINCES

UNITED PROVINCES

United Provinces constitute about 10 per cent. of the total sample selected. In all, 500 persons were asked to submit budgets and 617 effective budgets comprising all-fours and non-fours were received. A summary table showing the average monthly expenditure by items based on these budgets is annexed to the Report (vide table 19 pages 267-270). The Report is, however, based on the analysis of 380 all-four budgets.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is taken			When the sample is divided at random into two equal parts.					
				First part			Second part.		
	M	S	V	M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	207.4	130.0	62.7	203.5	140.0	68.8	211.3	115.0	54.4
Total food	80.8	43.4	53.7	84.2	48.6	57.7	77.4	45.0	58.1
Total miscellaneous	79.3	71.0	89.5	83.7	75.0	89.6	74.9	53.8	70.8

DISTRIBUTION OF BUDGETS BY EXPENDITURE AND INCOME CLASSES.

The percentage of families by expenditure classed is given below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and over
8.4	17.9	8.4	11.6	12.6	5.3	8.4	3.2	4.2	20.0

About 35 per cent. of the families spend less than Rs. 150 per month, 24 per cent. between Rs. 150—200, 14 per cent. between Rs. 200—250, about 7 per cent. between Rs. 250—300 and 20 per cent. spend Rs. 300 or more. The quartile values of the expenditure are as follows :—

First quartile =Rs. 123.2.

Median =Rs. 182.3.

Third quartile =Rs. 268.7.

This means that 50 per cent. of the families spend in round numbers Rs. 182 or less, the upper 25 per cent. of the families have a monthly expenditure of about 269 or more and the lower 25 per cent. an expenditure of Rs. 123 or less. The central 50 per cent. incur an expenditure ranging between Rs. 123 and Rs. 269.

The quartile values of the income are :—

First quartile =Rs. 86.2.

Median =Rs. 133.8.

Third quartile =Rs. 213.9.

The percentage distribution of families by income groups is shown below :—

Below Rs. 100	100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & over.
33.7	12.6	10.5	10.5	4.2	6.3	5.3	3.2	3.2	10.6

About 34 per cent. of the families earn less than Rs. 100, 23 per cent. between Rs. 100—150, about 15 per cent. between Rs. 150—200, 12 per cent. between Rs. 200—250, 6 per cent. between Rs. 250—300 and 10 per cent. Rs. 300 and over.

It is found that 25 per cent. of the families lie in the same expenditure and income classes, 70 per cent. in expenditure classes above, and 5 per cent. in expenditure classes below, the corresponding income classes. (Table 1, page 257).

COMPOSITION OF FAMILY.

It will be seen from table 2 at page 257 that out of 95 families 65.3 per cent. are natural families and 34.7 per cent. joint families.

The average number of persons living in the family is 6.2; 1.6 males and 1.7 females, 1.4 boys and 1.5 girls. The average number of persons living away from family is 1.41; .18 being men, .24 women, .80 boys and .19 girls. The size of the family inclusive of dependants living away from the family is 7.61 (Table 3, page 257).

Average number of earners per family is 1·15 including the head of the family. Average number of non-earners including those living away from family is 6·46 i.e., about 15 per cent. of the family members are earners and 85 per cent. are non-earners of whom about 47 per cent. are boys and girls and about 27 per cent. are adult females. Among the adult non-earners in this group are included school and college-going boys and girls. The average number of earners varies from 1·06 in the lowest income group to 1·40 in the highest; there are no female earners except in the income group below Rs. 100 and Rs. 200—250 in which their average number is only ·03 and ·18 per family respectively. (Table 4, page 258). The number of dependants per earner remains almost constant at 5·4 persons for all income groups. It will be seen from the table that the earner of an average family has to maintain 5—6 persons or 4—4·5 equivalent adults. The dependants per earner in the average family vary from 3·9 to 4·4 consumption units (Table 5, page 258). The proportionate excess of expenditure over income of the family declines from the first income group to the last but one and then shows an increase while the number of earners increases up to the income group Rs. 200—250, falls in the next income group and then increases to 1·40 in the highest income group (Table 6, page 260).

MODAL SIZE OF FAMILY.

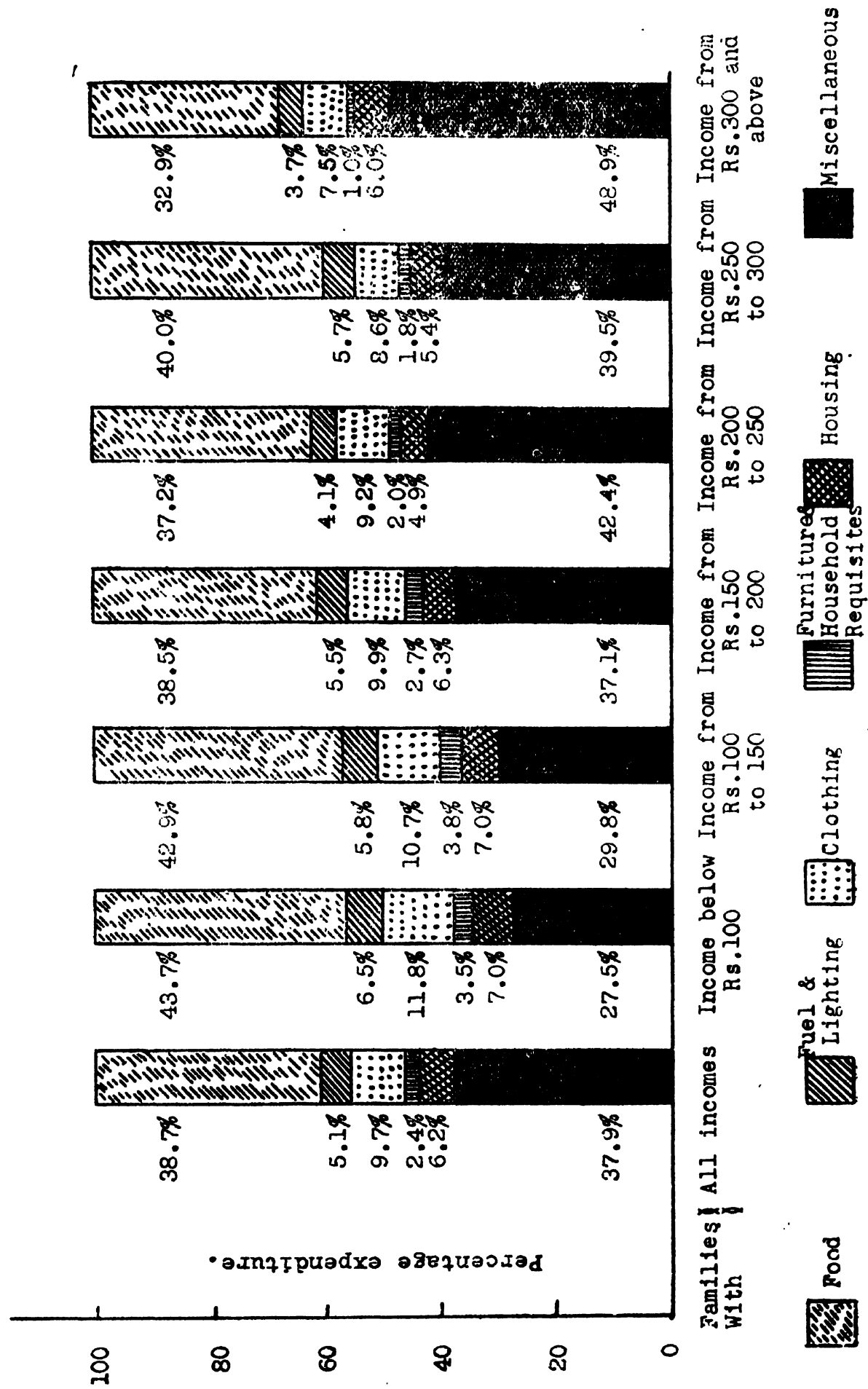
About 23·2 per cent. of the families consist of 4—5 consumption units. They constitute the modal group, the modal value being 4·5 c.u.'s. It closely follows the median value of 4·8 c.u.'s. (Table 7, page 259).

MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 154·5 per month and from other sources is Rs. 9·14 per month. The average earning of other members of the family works out to Rs. 5·2 per month. The total income of the family therefore averages Rs. 169·5 per month. The greatest single source is the earning of the head of the family accounting for 91 per cent. The contribution of the other members of the family towards earnings is very small, being about 3 per cent. Income from other sources only 6 per cent. In all income groups, pay and allowances account for more than 80 per cent. of the family income. The monthly income per family varies from Rs. 79·9 to Rs. 421·5 while the monthly expenditure per family shows variation from Rs. 115·4 to Rs. 479·7. The monthly income per capita in the various income groups varies from Rs. 12·13 to Rs. 68·0 while the monthly expenditure per capita varies from Rs. 18·9 to Rs. 77·4.

The average monthly income per c.u. is Rs. 36 and the average monthly expenditure per c.u. is Rs. 28 per family. Among the income groups the deficits per c.u. vary from Rs. 1·12 in the last but highest income group to Rs. 10·4 in the income group Rs. 200—250 (Tables 8 & 9, page 259).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP



MONTHLY EXPENDITURE

CHART.

Average monthly expenditure by groups.

	*	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
		Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food	.. .. .	50 6	67 11	85 4	105 6	114 11	157 13	80 13
Fuel & lighting	.. .. .	7 8	9 3	12 5	11 11	15 15	17 8	10 11
Furniture and other house-hold requisites	.. .. .	4 0	5 15	5 14	5 12	5 3	4 12	5 1
Clothing	.. .. .	13 10	16 14	21 14	26 1	25 0	35 15	20 3
Housing	.. .. .	8 2	11 1	13 14	14 0	15 6	28 13	13 0
Miscellaneous	.. .. .	31 10	47 2	82 4	120 2	110 12	234 10	79 5
Total	..	115 4	157 14	221 7	283 0	286 15	479 7	209 1

Expenditure by groups—percentages.

	1	2	3	4	5	6	7
Food	43·7	42·9	38·5	37·2	40·0	32·9	38·7
Fuel and lighting	6·5	5·8	5·5	4·1	5·7	3·7	5·1
Clothing	11·8	10·7	9·9	9·2	8·8	7·5	9·7
Furniture and household requisites	3·5	3·8	2·7	2·0	1·8	1·0	2·4
Housing	7·0	7·0	6·3	4·9	5·4	6·0	6·2
Miscellaneous	27·5	29·8	27·1	43·4	39·5	48·9	37·9
Total	100·0	100·0	100·0	100·0	100·0	100·0	100·0

Expenditure on food is the highest being 38·7 per cent. of the total family expenditure and differs from that on miscellaneous items by a fraction *viz.*, ·8. As between the lowest and highest income groups the expenditure on food falls from 43·7 per cent. to 32·9 and on fuel and lighting from 6·5 per cent. to 3·7 per cent. except for a rise in both cases in the fifth income group as compared with the fourth. The expenditure on clothing however shows a continuous and steady fall from the lowest to the highest income group. Expenditure on housing gradually falls from 7 per cent. in the lowest income group to 4·9 per cent. in the income group Rs. 200—250 and again rises to 6·0 per cent. in the highest income group. Furniture and household requisites first shows a slight rise from 3·5 to 3·8 per cent. and then steadily falls to 1·0 per cent. The expenditure on miscellaneous item on the other hand rises from 27·5 per cent. to 48·9 per cent. as between the lowest and the highest income levels except for a fall in the income group Rs. 250—300.

SURPLUS AND DEFICIT BUDGETS

Budgets have been classified into surplus and deficit ones and from the table below it is found that 85 per cent. of the total budgets show deficits and only 15 per cent. show surplus.

								Total budgets (1)	Surplus budgets (2)	Deficit budgets (3)	Percent- age of (2) to (1) (4)	Percent- age of (3) to (1) (5)
Below Rs. 100	..	..	..	..	..	..	..	128	12	116	9·4	90·6
Rs. 100—150	..	..	..	..	..	..	..	88	12	76	13·6	86·4
Rs. 150—200	..	..	..	..	..	..	..	56	4	52	7·1	92·9
Rs. 200—250	..	..	..	..	..	..	..	44	16	28	36·4	63·6
Rs. 250—300	..	..	..	..	..	..	..	24	4	20	16·7	83·3
Rs. 300 and above	..	..	..	..	..	..	..	40	8	32	20·0	80·0
All	..	..	..	..	..	..	..	380	56	324	14·7	85·3

AVERAGE INCOME PER FAMILY AND CONSUMPTION UNIT.

It will be seen from the table 8 at page 259 that considering all income groups the average family conforms very closely to an average family in the income group Rs. 150—200 both in respect of income and expenditure per equivalent male adult and number of consumption units.

Average family with an income of about Rs. 169-5 has a monthly deficit of Rs. 39-12 or about Rs. 8-8 per consumption unit. The deficit is generally stated to be met from previous savings, and temporary loans from friends and relatives. It should be remembered that the expenditure includes payments towards G. P. Fund contributions and Life Insurance premiums which are a sort of savings.

Let us now focus our attention on the following table :—

										Index of average income per family on the assumption that the average income for all families is Rs. 100.	Index of average income per c.u. on the assumption that the average income per c.u. in all families is Rs. 100.
Below Rs. 100	..	..	..	..	..	..	..	..	..	47-0	51-3
Rs. 100—150	..	..	..	..	..	..	..	..	..	73-6	80-4
Rs. 150—200	..	..	..	..	..	..	..	..	..	102-0	97-8
Rs. 200—250	..	..	..	..	..	..	..	..	..	133-7	114-2
Rs. 250—300	..	..	..	..	..	..	..	..	..	164-8	171-9
Rs. 300 and above	..	..	..	..	..	..	..	..	..	248-8	191-5
All										100-0	100-0

From the above distribution of indices of average income it will appear that the variation in the average income per family is the same as the variation in the average income per equivalent adult male between the first and second income groups. Between the second and third, third and fourth and fifth and sixth income groups the variations in the average income per family exceed those in the average income per equivalent adult male. But the position is reversed in the case of variations between the fourth and the fifth income groups.

The following facts emerge from the above observations.

1. The variations between the first and second income groups in the two cases point to the fact that with the increase of income family size is unchanged.

2. The variations between the fourth and fifth income groups in the two cases tell a different tale namely, with the increase of income the family size in fact records a decrease.

3. In other income groups the variations in the two cases support the argument that with the increase of income the family size tends to increase.

The prosperity of the families appears to increase with the increase of income, the differing size of the families notwithstanding.

NON-REGULAR EXPENDITURE.

Out of 95 families in this area under review only 3 families reported expenditure of non-regular nature. In the lowest income group, one family incurred an expenditure of Rs. 550 on account of marriage. In the following income group, two families incurred non-regular expenditure—one spent Rs. 100 for religious ceremony and the other Rs. 550 for marriage. There was no expenditure of this nature in other income groups.

EXPENDITURE ON FOOD.

From the table given at page 253, it is seen that the proportion of expenditure given to milk and fats is the highest, being 34-6 per cent. of the total food expenditure. Next in importance is cereals which accounts for about 22 per cent. of the food expenditure. Percentage expenditure on other items is 14-6 per cent. for fruits and vegetables, 6-3 per cent. for animal food, 12-0 per cent. for miscellaneous food articles, 7-0 per cent. for pulses and 3-4 per cent. for condiments and spices. Expenditure on cereals declines from 29-3 in the lowest to 15-2 per cent. in the last but the highest income group. The percentage expenditure in the highest rises to 16-8 per cent. Expenditure on condiments and spices is almost constant at about 3 per cent. over all income groups, that on pulses declines from 8-1 per cent. to 4-5 per cent., although there is a rise in the income group of Rs. 200—250. The expenditure on milk and fats, on the other hand has a rising tendency though there is a set-back in the fourth and the highest income groups.

The expenditure on animal food is most irregular and erratic from income group to income group. This is due to the uneven distribution of non-vegetarian families in the various income groups.

Food expenditure—percentages.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above.	All
Cereals	29·3	24·7	21·7	20·3	15·2	16·8	22·1
Pulses	8·1	7·3	7·0	8·0	5·8	4·5	7·0
Milk and fats	29·9	33·6	38·6	30·4	41·7	33·6	34·6
Fruits and vegetables	13·9	12·8	13·2	15·6	15·4	16·6	14·6
Condiments and spices	3·7	3·4	2·9	3·3	3·5	3·6	3·4
Animal food	5·9	2·9	4·9	9·2	3·3	11·7	6·3
Miscellaneous	9·2	12·3	11·7	13·2	12·1	13·2	12·0
Total	100·0	100·0	100·0	100·0	100·0	100·0	100·0

The average expenditure per family on food is Rs. 80-13 as can be seen from the table below :—

Expenditure on food articles.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	14 12	16 12	18 8	21 7	17 7	26 7	17 14
Pulses	4 1	4 15	5 15	8 7	6 11	7 2	5 10
Milk and fats	15 1	24 12	32 15	32 0	50 9	52 15	27 15
Condiments	1 14	2 5	2 8	3 8	4 0	5 12	2 12
Fruits and vegetables	7 0	8 11	11 4	16 7	17 10	26 4	11 13
Animal food	3 0	1 15	4 3	9 11	3 12	18 7	5 2
Miscellaneous	4 10	8 5	9 15	13 14	14 10	20 14	9 11
Total	50 6	67 11	85 4	105 6	111 11	157 13	80 13

The table below shows food expenditure by consumption unit.

Food expenditure by consumption unit.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food expenditure (excluding outside meals)	50 6	66 5	83 15	104 14	113 0	155 5	79 14
Food expenditure per consumption unit	11 11	15 7	17 2	19 1	25 2	25 7	17 3

The notable increase in the cost of diet per consumption unit in the top income groups may be explained by the fact that the families of those income classes consumed more of costlier diets than those in the lower income levels. That the top income group families spent more on costlier diets is apparent from the table below :—

The comparison of food expenditure in income groups 1 & 6.

	Average for income group 6 divided by average for income group 1.
Cereals	1·79
Pulses	1·75
Milk and fats	3·52
Fruits and vegetables	3·75
Condiments and spices	3·06
Animal food	—
Miscellaneous (tea, sugar, sweets, etc.)	4·40
Total food	3·13
No. in families	1·31

DIETARY HABITS.

Though wheat is the staple food, rice also occupies an important position. The percentage expenditure on wheat and other wheat products from the lowest to the highest income groups is 14.5, 13.3, 13.1, 9.8, 9.2 and 11.9 respectively while that on rice continuously falls from 11.7 per cent in the lowest income group to 3.7 in the income group Rs. 250—300 and again rises to 7.2 per cent. in the highest income group. The average consumption of wheat and wheat products is 36.69 seers per family of 6.2 persons or 4.7 adult male equivalents and that of rice 22.13 seers. The percentage expenditure on milk from the lowest to the highest income groups is 10.8, 14.9, 16.8, 11.0, 20.4 and 9.2 respectively. The average monthly consumption of milk and ghee is 27.75 and 2.80 seers respectively per family. In the fruits and vegetables group the percentage expenditure devoted to vegetables is 11.7, and that on fruits accounts for only 3.0. The average monthly consumption of potato and onion per family is 9.87 and 3.35 seer respectively. The average consumption of meat is 2.40 seers per family. The percentage expenditure on tea, sugar and gur and raw sugar is given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above.	All
Tea	1.2	0.9	1.2	1.4	1.1	1.8	1.3
Sugar, refined	3.6	4.0	3.6	3.2	3.5	3.2	3.5
Sugar, raw & gur	1.6	1.5	1.6	2.0	1.5	1.3	1.5

The average monthly consumption of tea, sugar and gur are .76 lbs., 6.63 seers and 3.40 seer respectively per family.

ESTIMATE OF MONEY VALUE OF CONCESSIONS RECEIVED PER FAMILY.

A statement showing the money value of monthly concession by income groups is given below :—

	Below Rs. 100.	Rs. 100 to 150.	Rs. 150 to 200.	Rs. 200 to 250.	Rs. 250 to 300.	Rs. 300 and above.	Average all groups.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	10 9	9 8	3 6	7 15	1 13	7 3	8 1
Pulses	3 6	3 6	1 15	4 4	0 7	2 1	2 15
Ghee (including butter)	1 15	2 1	2 2	0 5	3 7	2 14	2 1
Mustard oil etc. (including vanaspiti)	1 0	0 13	1 2	0 3	0 4	..	0 12
Sugar	0 6	0 8	..	0 7	0 5	0 13	0 6
Total	17 4	16 6	9 0	13 2	6 4	12 15	14 3

It will be seen that maximum benefit of Rs. 17.4 was received by the lowest income group. The next higher group received Rs. 16.6. The minimum benefit of Rs. 6.4 was derived by the income group Rs. 250—300. With the exception of Rs. 250—300 group all other income groups derived the major portion of benefit from cereals only. The average monthly benefit came to Rs. 14.3 for all groups, of which Rs. 8.1 was derived from cereals i.e. about 57 per cent. Pulses accounted for Rs. 2.15 while ghee for Rs. 2.1. Mustard oil and sugar were responsible for Rs. 0.12 Rs. 0.6 respectively. Average family income was thus raised from Rs. 169.5 to Rs. 183.8 and average expenditure from Rs. 209.1 to Rs. 213.4. Expenditure on food registered an increase of Rs. 14.3 and was 42.6 per cent. of the total monthly expenditure.

FUEL AND LIGHTING.

Firewood is the most important item of consumption supplemented by charcoal and soft coke. Other important items of consumption include kerosene oil, match box, lamp chimney, and electricity. Firewood alone accounts for about 58 per cent of the total fuel and light expenditure. The average monthly expenditure per family is Rs. 10.11 or about Rs. 2.4 per consumption unit.

CLOTHING.

This group includes also shoes and umbrella. The average monthly expenditure on clothing is arrived at by dividing the total expenditure on each item by its estimated durability. But the actual monthly expenditure on clothing has also been asked for as additional information. The estimated expenditure and the average actual monthly expenditure on clothing on the basis of four quarterly returns are shown in the table below for the purpose of comparison.

EXPENDITURE ON CLOTHING.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 & above		All	
	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Men's clothing	6 2	7 3	6 0	8 5	9 5	8 7	11 0	8 4	10 3	9 11	15 4	17 5	8 14	8 15
Women's clothing	5 0	6 1	7 0	9 11	8 5	8 4	9 5	7 9	8 11	10 15	12 7	14 3	7 0	8 8
Children's clothing	2 8	3 10	3 14	6 11	4 4	6 6	5 12	2 13	5 15	7 8	8 4	8 11	4 5	5 4
Total	13 10	16 14	16 14	24 11	21 14	22 11	26 1	18 10	25 0	28 2	35 15	40 3	20 3	22 11

The estimated monthly expenditure on clothing is Rs. 10-3 per family or Rs. 4-5 per consumption unit.

The estimated monthly expenditure on men's clothing per man is Rs. 5-10, on women's clothing, per woman is Rs. 4-2 and children's clothing per child is Rs. 1-7.

FURNITURE & HOUSEHOLD REQUISITES.

The average monthly expenditure on 'furniture and household necessities' is estimated, as in the case of clothing, by dividing the total expenditure on each item by its estimated life. The actual expenditure on this group supplied by the families is also shown along side the estimated expenditure for comparison.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. As. 4 0	Rs. As. 5 15	Rs. As. 5 14	Rs. As. 5 12	Rs. As. 5 3	Rs. As. 4 12	Rs. As. 5 1
Estimated expenditure	4 0	5 15	5 14	5 12	5 3	4 12	5 1
Actual expenditure	2 7	7 4	2 11	2 7	5 1	11 6	4 1

The estimated monthly expenditure is Rs. 5-1 per family or Rs. 1-1 per consumption unit while the actual expenditure per consumption unit is Rs. 0-14 per month.

HOUSING.

About 67 per cent. of the families pay rents. The remaining 33 per cent. either live in self-owned houses or free houses. Taking into account only those families who pay rents it is found that about 17 per cent. of them pay rents below Rs. 5, 45 per cent. between Rs. 5 and 10, 17 per cent. between Rs. 10 and 15, 9 per cent. between Rs. 15 and 20, and about 12 per cent. Rs. 20 and over (Table 12, page 200). It is found that the modal rent group is Rs. 5 to 10 in which about 45 per cent. of the families live. 61 families have given information regarding their residential accommodation. It will be seen from the table that two-roomed houses are common amongst the families in the groups—'below Rs. 100' and Rs. 100 to 150. On the whole 11 per cent. of the families containing on an average of 5.0 persons live in one-roomed houses, 39 per cent. of them with an average size of 5.2 in two-roomed and 20 per cent. with an average size of 6.9 in three roomed, 16 per cent. with an average size of 6.2 in four roomed houses and about 14 per cent. with an average size of 6.6 persons in houses of five and more rooms. A better in-sight into the degree of overcrowding is given by the distribution of families by number of persons per room given in the table below and also (table 14, page 261).

Distribution of families by number of persons per room.

Number of persons per room	1-2	2-3	3 and above	Total.
Number of families	39	18	4	61
Percentage of families	64	30	6	100

Considering all families there are on an average two persons to a room. It shows that in about 64 per cent. of the families there are between one and two persons to a room. In families of all sizes, number of equivalent adult males to a room does not exceed 2 (vide table 15, page 261). The table 16 at page 262 shows the number of persons per room and average floor space per person sleeping.

MISCELLANEOUS.

Monthly expenditure ranges from Rs. 31-10 in the lowest income group to Rs. 234-10 in the highest. Average expenditure amounts to Rs. 79-5.

Services.—Two important items of expenditure amongst services are the wages of domestic servants and washerman's charges. The total monthly expenditure on services varies from Rs. 6-7 to Rs. 30-0 including expenditure on shaving requisites. The average monthly expenditure per family is Rs. 11-11 or 14·8 per cent. of the total expenditure of this group. The expenditure on account of domestic servants varies from Rs. 2-9 to 14-8 as between the lowest and highest income groups, while that on washing charges varies from Rs. 2-4 to Rs. 6-12.

Children's education.—The monthly expenditure varies from Rs. 3-7 to Rs. 41-2 per family. The average monthly expenditure per family is Rs. 11-1 i.e. 14 per cent. of the total miscellaneous expenditure. The average monthly expenditure on this item per spending family is Rs. 14-5.

Religious ceremonies. The average monthly expenditure on them is Rs. 2-7 or about 3 per cent. Considering only those families who spend on this item, the average expenditure per month comes to Rs. 3-11.

Toilet requisites and other necessities.—The average expenditure on toilet requisites is Rs. 1-1 or 1·3 per cent. As between the lowest and highest income groups the monthly expenditure varies from Re. 0-7 to Rs. 3-6. Other necessities, such as, washing soap, tooth brush, tooth powder or paste account for expenditure ranging from Re. 0-14 to Rs. 2-10. The average monthly expenditure on them is Rs. 1-7 per family or Re. 0-5 per consumption unit.

Newspaper and entertainments. The monthly expenditure on newspaper varies from Re. 0-4 to Rs. 2-12 per family while that on entertainments from Re. 0-8 to Rs. 1-11. The average monthly expenditure on both is Rs. 1-11 per family or Re. 0-6 per consumption unit.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-2 to Rs. 1-8 per family. The average monthly expenditure per family is Re. 0-8.

Postage.—The monthly expenditure on postage varies from Re. 0-6 to Rs. 1-11 per family. The average monthly expenditure per family is Re. 0-12.

Medical charges.—The monthly expenditure on this item varies from Rs. 2-9 to Rs. 15-11 per family. The average monthly expenditure is Rs. 5-9 or Rs. 1-3 per consumption unit and accounts for about 7 per cent. of the total miscellaneous expenditure.

Holiday expenses and travelling to and from place of work.—The average monthly expenditure on holiday expenses is Rs. 1-11 per family. The monthly expenditure varies from Re. 0-11 to Rs. 3-9. The expenditure on travelling to and from place of work ranges from Re. 0-8 to Rs. 5-9 per family per month. The average monthly expenditure is Rs. 1-14 per family or about 2·4 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Re. 0-14 per family. The monthly expenditure ranges from Re. 0-4 in the lowest income group to Rs. 2-4 in the highest.

Taxes. Monthly tax deductions vary from Re. 0-10 in the third income group to Rs. 11-13 in the highest. The first two income groups pay no tax. The average monthly tax is Rs. 2-2 per family.

Provident fund and insurance.—The average monthly payment (or rather savings) to Provident Fund amounts to Rs. 8-4 per family or 10·4 per cent. The average payment towards insurance premium is Rs. 6-2 per family or 7·8 per cent. The Provident Fund contribution increases continuously from Rs. 2-9 in the lowest income group to Rs. 21-8 in the highest income group. Insurance premia increase steadily from Rs. 1-8 in the lowest to Rs. 8-0 in the highest but one income group while it exhibits a steep rise to Rs. 31-9 in the highest income level.

Remittances. The average monthly remittances per family come to Rs. 3-4 or about 4 per cent. 28 per cent. of the families reported expenditure on remittances. The monthly remittances per remitting family is Rs. 11-8.

Pansapuri.—About 79 per cent. of the families reported expenditure on this item. The average monthly expenditure per family comes to Rs. 2-9 for all families and varies from Rs. 1-10 in the lowest to about Rs. 5-0 in the highest income group. Taking only the expending families the average monthly expenditure comes to Rs. 3-4 per family.

Cigarettes and tobacco.—About 45 per cent. of the families have shown expenses on cigarettes and 43 per cent. on tobacco. The monthly expenditure on cigarettes per spending family is Rs. 2-2 and on tobacco Rs. 1-1. The average monthly expenditure per family on cigarettes and tobacco is Rs. 1-10 or about 2 per cent. for all families and varies between Re. 0-14 and Rs. 3-8.

Debt disbursement.—About 53 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 10-8 only, which is about 6 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 20-0 only which is about 12 per cent. of the average monthly income. It is seen from the table (11) at page 260 that the percentages of indebted families decrease from 50·0 per cent. in the lowest income group to 45·5 per cent. in the next income group but rise steadily to about 82 per cent. in income group Rs. 200—250. The percentage then goes down to 33·3 per cent. in the income group Rs. 250—300 only to fall to 30·0 per cent. in the highest income group. The ratio of average debt disbursements to monthly income is the highest in the income groups Rs. 200—250 and the lowest in the income group Rs. 250—300 (Table 11, page 260).

TABLE 1.
Distribution of budgets by income and expenditure classes—
Expenditure groups.

Income groups.	Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above	All
Below Rs. 100	32	60	12	16	8	..	..	..	..	..	128
Rs. 100 to 125	4	8	16	8	4	4	..	..	4	48
Rs. 125 to 150	4	12	8	12	..	4	..	..	..	40
Rs. 150 to 175	4	16	8	12	..	..	..	40
Rs. 175 to 200	4	4	4	4	16
Rs. 200 to 225	4	4	..	8	4	4	24
Rs. 225 to 250	4	4	..	..	12	20
Rs. 250 to 275	4	..	4	4	12
Rs. 275 to 300	12	12
Rs. 300 and above	4	36	40
Total ..	32	68	32	44	48	20	32	12	16	76	380

TABLE 2.
Percentage of natural families and joint households by income groups.

Income groups.	Number of		Percentage.	
	Families.	Budgets.	Natural families.	Joint households.
Below Rs. 100	32	128	68.8	31.2
Rs. 100 to 150	22	88	68.2	31.8
Rs. 150 to 200	14	56	71.4	28.6
Rs. 200 to 250	11	44	45.5	54.5
Rs. 250 to 300	6	24	66.7	33.3
Rs. 300 and above	10	40	60.0	40.0
All ..	95	380	65.8	34.7

TABLE 3.
Average size and composition of family.

Income groups.					Number of		Average number of persons.					Average size of family in c.u.'s.	
							Total.	Adults.		Children.			
					Families.	Budgets.		Male.	Female.	Male.	Female.		
Below Rs. 100	..	..	..	..	32	128	5.8	1.4	1.7	1.0	1.7	4.8
a. 100 to 150	..	..	..	..	22	88	5.7	1.4	1.6	1.0	1.1	4.8
a. 150 to 200	..	..	..	..	14	56	6.1	1.7	1.5	1.4	1.5	4.9
a. 200 to 250	..	..	..	..	11	44	7.4	1.8	1.9	2.0	1.7	5.5
a. 250 to 300	..	..	..	..	6	24	5.9	1.7	1.9	1.4	0.9	4.5
a. 300 and above	..	..	..	..	10	40	7.6	2.5	2.1	1.0	1.6	6.1
				All	..	95	380	6.2	1.6	1.7	1.4	1.5	4.7

TABLE 4.
Average number of earners per family.

Income groups.							Total.		Average number of earners.		All groups.
							Families.	Budgets.	Males.	Females.	
Below Rs. 100	..	..	..	..	..	..	32	128	1.03	.03	1.06
Rs. 100 to 150	..	..	..	..	..	..	22	88	1.09	..	1.09
Rs. 150 to 200	..	..	..	..	..	..	14	56	1.14	..	1.14
Rs. 200 to 250	..	..	..	..	..	..	11	44	1.09	.18	1.27
Rs. 250 to 300	..	..	..	..	..	..	6	24	1.17	..	1.17
Rs. 300 and above	..	..	..	..	..	..	10	40	1.40	..	1.40
All							95	380	1.12	0.03	1.15

TABLE 5.
Economic pressure—number of persons and number of consumption units per earner.

Income groups.							Number of		Average size of family.		Average number of earners per family	Average number per family earner.	
							Families.	Budgets.	Persons.	C. u.'s.		Persons.	C. u.'s.
Below Rs. 100	..	..	..	..	..	..	32	128	5.8	4.3	1.06	5.5	4.1
Rs. 100 to 150	..	..	..	..	..	..	22	88	5.7	4.3	1.09	5.2	3.9
Rs. 150 to 200	..	..	..	..	..	..	14	56	6.1	4.9	1.14	5.3	4.3
Rs. 200 to 250	..	..	..	..	..	..	11	44	7.4	5.5	1.27	5.9	4.3
Rs. 250 to 300	..	..	..	..	..	..	6	24	5.9	4.5	1.17	5.0	3.9
Rs. 300 and above	..	..	..	..	..	..	10	40	7.6	6.1	1.40	5.4	4.4
Total: all groups							95	380	6.2	4.7	1.15	5.4	4.1

TABLE 6.
Percentage distribution of families according to number of persons.

Income groups.							Number of persons.						
							2—3	3—4	4—5	5—6	6—7	7—8	8 & above
Below Rs. 100	..	..	..	..	..	..	12.5	6.3	9.4	31.2	9.4	3.1	24.1
Rs. 100 to 150	..	..	..	..	..	..	4.5	9.1	18.2	13.6	22.8	18.2	13.6
Rs. 150 to 200	..	..	..	..	..	..	..	7.1	11.3	35.7	7.1	14.3	21.5
Rs. 200 to 250	..	..	..	..	..	..	9.1	..	..	..	27.3	18.2	45.4
Rs. 250 to 300	..	..	..	..	..	..	..	..	16.7	16.7	50.0	16.6	..
Rs. 300 & above	..	..	..	..	..	..	10.0	..	10.0	..	10.0	20.0	50.0

TABLE 7.
Percentage distribution of families according to consumption units by income groups.

Income groups.	Consumption units.					
	2—3	3—4	4—5	5—6	6—7	7—8
Below Rs. 100	15.6	21.9	31.2	6.3	25.0	..
Rs. 100 to 150	13.6	22.8	18.2	36.4	4.5	4.5
Rs. 150 to 200 .. .. .	..	28.5	28.5	21.5	21.5	..
Rs. 200 to 250	9.0	..	18.2	27.3	27.3	18.2
Rs. 250 to 300 .. .. .	..	33.3	16.7	50.0	..	..
Rs. 300 and above	10.0	10.0	10.0	20.0	10.0	40.0
All	10.5	20.0	23.2	22.1	16.8	7.4

TABLE 8.
Average monthly income and expenditure by income groups.

Income groups.	Average size of family in c. u.'s	Monthly income per family.	Regular monthly expenditure.		Income per c. u.	Deficit per c. u.
			Per family.	Per c. u.		
		Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	4.3	79 9	115 4	26 13	18 8	8 5
Rs. 100 to 150	4.3	124 10	157 14	36 11	29 0	7 11
Rs. 150 to 200	4.9	172 10	221 7	45 3	35 4	9 15
Rs. 200 to 250	5.5	226 7	283 0	51 7	41 3	10 4
Rs. 250 to 300	4.5	278 15	286 15	63 12	62 0	1 12
Rs. 300 & above	6.1	421 5	479 7	78 10	69 1	9 9
All	4.7	169 5	209 1	44 8	36 0	8 8

TABLE 9.
Pattern of aggregate monthly income by sources per specified income groups.

Income groups.	Percentage of family	Total monthly income.	Income of the head of the family from pay and allowances.	Income from other earners in the family.	Income from other sources.
		Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	33.7	79 9	74 13	0 5	4 7
Rs. 100 to 150	23.2	124 10	110 2	6 12	7 12
Rs. 150 to 200	14.7	172 10	158 4	..	14 6
Rs. 200 to 250	11.6	226 7	199 12	6 3	20 8
Rs. 250 to 300	6.3	278 15	253 8	18 13	6 10
Rs. 300 & above	10.5	421 5	391 2	14 10	15 9
Total: all groups	100	169 5	154 5	5 2	9 14

TABLE 10.

United Provinces

Expenditure in relation to income.

	Income groups.						Total.
	Below Rs. 100.	Rs. 100 to 150.	Rs. 150 to 200.	Rs. 200 to 250.	Rs. 250 to 300.	Rs. 300 and above.	
Total expenditure per month (Rs. As.)	115 4	157 14	221 7	283 0	286 15	479 7	209 1
Monthly income (Rs. As.)	79 9	124 10	172 10	226 7	278 15	421 5	169 5
Total expenditure per month divided by monthly income ..	1.46	1.27	1.28	1.25	1.03	1.14	1.23
Number of salary-earners per family	1.06	1.09	1.14	1.27	1.17	1.40	1.16

TABLE 11.

Analysis of indebtedness.

Income groups	Number studied		Number of fami- lies in debt.	Percen- tage of 3 to 1.	Average indebted- ness per family.		Average monthly income.	Percentage of in- debtedness to monthly income for.	
	Families	Budgets			Families in debt.	All families		Families in debt	All families
	1	2	3	4	5	6	7	8	9
Below Rs. 100	32	128	16	50.0	Rs. As. 8 10	Rs. As. 4 5	Rs. As. 79 9	10.8	5.4
Rs. 100 to 150	22	88	10	45.5	11 15	5 7	124 10	9.6	4.4
Rs. 150 to 200	14	56	10	71.4	18 15	13 9	172 10	11.0	7.9
Rs. 200 to 250	11	44	9	81.8	31 15	26 2	226 7	14.1	11.5
Rs. 250 to 300	6	24	2	33.3	13 12	4 9	278 15	4.9	1.6
Rs. 300 and above	10	40	3	30.0	79 6	23 13	421 5	18.8	5.6
Total	95	380	50	52.6	20 0	10 8	169 5	11.8	6.8

TABLE 12.

Frequency distribution of families paying rent.

Income groups.			Below Rs. 5	Rs. 5 to 10	Rs. 10 to 15	Rs. 15 to 20	Rs. 20 and above	Total no. of families pay- ing rent.	Percentage of all families in the income group.
Up to Rs. 100 .. .. .	..	..	5	15	1	..	..	21	65
Rs. 100 to 150 .. .. .	..	..	4	6	1	..	1	12	55
Rs. 150 to 200 .. .. .	..	..	..	5	3	2	1	11	79
Rs. 200 to 250 .. .. .	..	..	2	2	4	..	..	8	78
Rs. 250 to 300 .. .. .	..	..	..	1	1	3	1	6	100
Rs. 300 and above .. .. .	..	..	..	..	1	1	4	6	80
All .. .. .	..	..	11	29	11	6	7	64	67

TABLE 13.

United Provinces

Frequency distribution of families by number of rooms and income groups.

Income groups.							Number of families having the undermentioned number of rooms.					
							One	Two	Three	Four	Five and above	Total
Below Rs. 100	..	..	..	..	..	..	3	12	2	2	..	19
Rs. 100 to 150	..	..	..	..	..	..	2	6	4	2	2	16
Rs. 150 to 200	..	..	..	..	..	..	1	1	1	3	1	7
Rs. 200 to 250	..	..	..	..	..	..	1	1	2	2	1	7
Rs. 250 to 300	..	..	..	..	..	..	..	3	1	..	1	5
Rs. 300 and above	..	..	..	..	..	..	..	1	2	1	3	7
Total	..	..	..	..	..	..	7	24	12	10	8	61

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons.					Number of families having rooms					Total	Average no. of rooms per family	Average number of persons per room.
					One	Two	Three	Four	Five			
Two	..	..	..	..	2	3	..	..	..	5	1.6	1.2
Three	..	..	..	..	..	1	1	1	..	3	3.0	1.0
Four	..	..	..	..	..	4	..	1	1	6	3.0	1.3
Five	..	..	..	..	3	6	3	2	1	15	2.5	1.9
Six	..	..	..	..	..	4	2	2	2	10	3.5	1.7
Seven	..	..	..	..	1	3	1	2	2	9	3.2	2.2
Eight	..	..	..	..	1	1	2	..	1	5	3.0	2.7
Nine	..	..	..	..	..	2	1	1	..	4	2.8	3.8
Ten & above	..	..	..	..	..	..	2	1	1	4	3.7	2.2
Total	..	..	..	..	7	24	12	10	8	61	2.9	2.0

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units.					Number of families having rooms					Total	Average no. of rooms per family.	Average No. of consumption units per room.
					One	Two	Three	Four	Five			
Two	..	..	..	..	2	3	1	..	..	6	1.8	1.1
Three	..	..	..	..	..	6	..	3	..	9	2.7	1.1
Four	..	..	..	..	3	7	5	2	2	19	2.6	1.5
Five	..	..	..	..	1	5	1	3	3	13	3.2	1.6
Six	..	..	..	..	1	1	2	1	1	6	3.0	2.0
Seven	..	..	..	..	..	2	2	..	1	5	5.0	1.4
Eight	..	..	..	..	..	..	1	1	1	3	4.0	2.0
Total	..	..	..	..	7	24	12	10	8	61	2.9	1.5

TABLE 16.

United Provinces

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income group.

Income groups.	All		Self-owned.		Rented.	
	P	F	P	F	P	F
Below Rs. 100	2.5	42.0	1.7	50.9	2.6	41.2
Rs. 100 to 150	1.8	72.0	1.3	89.2	2.6	56.2
Rs. 150 to 200	1.6	85.6	1.3	98.5	1.7	84.3
Rs. 200 to 250	2.4	64.3	..	..	2.1	64.3
Rs. 250 to 300	2.1	60.0	1.0	88.7	2.8	53.4
Rs. 300 and above	1.9	78.1	2.1	67.0	1.9	85.6

P.—Average number of persons sleeping in a room.

F.—Average floor space in sq. ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities.						Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	Average all groups.
						Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals --												
Rice						5 14	6 9	6 12	8 2	4 5	11 3	6 11
Wheat						6 3	7 12	9 6	7 5	9 6	11 11	7 15
Wheat flour						1 1	0 10	1 9	2 9	1 5	1 8	1 4
Bread .. .. .						..	0 3	..	0 5	0 4	1 2	0 3
Other wheat products						0 1	0 7	0 4	0 2	0 5	0 5	0 4
Other cereals						1 9	1 3	0 9	3 0	1 14	0 10	1 6
Total						14 12	16 12	18 8	21 7	17 7	26 7	17 14
Pulses												
Total						4 1	4 15	5 15	8 7	6 11	7 2	5 10
Milk and fats.—												
Milk						5 7	10 2	14 5	11 9	23 7	20 0	11 3
Curd						0 8	2 9	1 0	0 13	1 5	2 4	0 13
Butter						0 3	0 5	0 6	0 12	3 7	4 3	0 15
Ghee						5 1	9 15	11 7	10 3	16 9	15 2	9 8
Vanaspati						0 14	0 10	1 8	2 1	1 10	3 15	1 7
Gingelly oil .. .. .						..	..	0 2	0 8	..	..	0 1
Cocoanut oil						0 10	0 9	0 9	1 4	0 11	1 0	0 11
Mustard oil						2 6	2 10	3 10	4 14	3 8	6 7	3 5
Total						15 1	24 12	32 15	32 0	50 9	52 15	27 15
Fruits and vegetables.—												
Fruits						0 11	1 13	2 4	2 5	6 11	6 15	2 6
Potatoes						1 8	2 4	3 14	5 13	3 10	8 15	3 7

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

Commodities						1	2	3	4	5	6	7
<i>Fruits and vegetables—contd.</i>						Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Onions	..	..	..	..	..	0 8	0 8	0 11	1 1	0 15	2 2	0 13
Green leaf vegetables	..	..	..	..	..	..	1 5	3 2	1 5	2 9	3 5	2 3
Other vegetables	..	..	..	..	..	4 5	2 13	1 5	5 15	3 13	4 15	3 0
Total						7 0	8 11	11 4	16 7	17 10	26 4	11 13
<i>Condiments.—</i>												
Salt	..	..	..	..	..	0 4	0 4	0 8	0 7	0 8	0 11	0 6
Chillies	..	..	..	..	..	0 8	0 8	0 7	1 0	0 10	0 12	0 9
Turmeric	..	..	..	..	..	0 2	0 2	0 3	0 4	0 5	0 6	0 3
Tamarind	..	..	..	..	..	0 1	0 1	0 2	0 7	0 2	0 6	0 2
Mustard	..	..	..	..	..	0 1	0 1	0 1	0 1	0 2	0 7	0 2
Other condiments	..	..	..	..	..	0 14	1 1	1 2	1 4	2 3	2 12	1 4
Pickles	..	..	..	..	..	..	0 4	0 1	0 1	0 2	0 6	0 2
Total						1 14	2 5	2 8	3 8	4 0	5 12	2 12
<i>Animal food.—</i>												
Goat's meat	..	..	..	..	..	1 3	1 4	2 10	4 1	1 13	7 13	2 8
Other mutton	..	..	..	..	..	0 2	..	..	0 2	..	0 1	0 1
Fowl	..	..	..	..	..	..	..	..	0 10	..	0 14	0 2
Beef	..	..	..	..	..	0 11	0 1	0 7	0 12	1 4	0 2	0 2
Fish	..	..	..	..	..	0 13	0 5	0 14	3 9	0 4	4 10	1 9
Eggs	..	..	..	..	..	0 3	0 5	0 4	0 9	0 7	4 15	0 12
Total						3 0	1 15	4 3	9 11	3 12	18 7	5 2
<i>Miscellaneous.—</i>												
Tea	..	..	..	..	..	0 10	0 10	1 2	1 8	1 6	3 3	1 2
Coffee	..	..	..	..	..	..	..	..	0 3	..	0 2	0 1
Sugar, refined	..	..	..	..	..	1 14	2 12	3 4	3 9	4 5	5 9	3 0
Raw sugar	..	..	..	..	..	0 3	0 5	0 9	0 11	0 11	0 7	0 6
Cocoa	..	..	..	..	..	..	..	..	..	..	0 1	..
Gur	..	..	..	..	..	0 10	0 11	0 14	1 8	1 3	1 13	0 15
Biscuits	..	..	..	..	..	0 4	0 9	0 10	2 0	1 9	1 ..	0 13
Canned foods	..	..	..	..	..	..	0 2	0 2	..	..	0 ..	0 1
Aerated water	..	..	..	..	..	..	0 2	..	0 3	0 10	0 13	0 3
Others—sweetmeat	..	..	..	..	..	1 1	1 12	2 1	3 12	3 3	4 9	2 3
Food bought and consumed away from home	..	..	..	..	..	..	1 6	1 5	0 8	1 11	2 8	0 15
Total						4 10	8 5	9 15	13 14	14 10	20 14	9 11
Total: all food						50 6	67 11	85 4	105 6	114 11	157 13	80 13

TABLE 17—*contd.*
Average monthly expenditure per family by items—contd.

Commodities.	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Fuel and lighting.—</i>							
Fire wood	5 8	5 13	7 12	5 4	10 11	5 3	6 3
Charcoal	0 3	0 8	1 0	0 4	1 14	1 14	0 11
Softcoke	0 5	0 8	0 8	2 10	0 1	3 15	1 0
Steam coal .. .. .	..	0 4	..	..	..	0 3	0 1
Kerosene oil	1 0	0 14	1 10	2 3	0 14	1 9	1 4
Match box	0 3	0 4	0 6	0 6	0 5	0 6	0 4
Lamp, chimney, etc.	0 3	0 4	0 5	0 7	0 9	0 6	0 5
Electricity (lighting) .. .. .	..	0 5	0 2	..	1 5	3 2	0 8
Others	0 2	0 7	0 10	0 9	0 4	0 14	0 7
Total	7 8	9 3	12 5	11 11	15 15	17 8	10 11
<i>Clothing.—</i>							
Men	6 2	6 0	9 5	11 0	10 3	15 4	8 14
Women	5 0	7 0	8 5	9 5	8 14	12 7	7 0
Children	2 8	3 14	4 4	5 12	5 15	8 4	4 5
Total	13 10	16 14	21 14	26 1	25 0	35 15	20 3
<i>Furniture and household requisites—Total</i>	<i>2 7</i>	<i>5 15</i>	<i>5 14</i>	<i>5 12</i>	<i>5 3</i>	<i>4 12</i>	<i>5 1</i>
<i>Housing—Total</i>	<i>8 2</i>	<i>11 1</i>	<i>13 14</i>	<i>14 0</i>	<i>15 6</i>	<i>28 13</i>	<i>13 0</i>
<i>Miscellaneous.—</i>							
Servants	2 9	2 14	3 14	8 7	7 14	14 8	5 2
Washerman	2 4	3 4	3 2	4 8	4 14	6 12	3 8
Barber	0 12	1 0	1 4	1 3	1 8	1 8	1 1
Shaving requisites	0 2	0 5	0 5	0 7	0 8	1 1	0 6
Cobbler	0 3	0 5	0 11	0 15	1 2	2 9	0 11
Gardening and its upkeep .. .. .	..	..	..	0 11	..	1 2	..
Sweeper	0 9	0 11	0 15	1 3	1 0	2 8	0 15
Children's education	3 7	3 7	14 15	14 14	13 9	41 2	11 1
Religious ceremonies	1 13	1 10	3 0	2 14	3 0	4 10	2 7
Washing soap	0 12	1 2	1 2	1 5	1 5	1 9	1 1
Toilet soap	0 5	0 11	0 10	0 9	1 0	1 7	0 10
Other toilet requisites	0 2	0 4	0 8	0 5	0 8	1 15	0 7
Tooth brush .. .. .	..	0 2	..	..	0 2	0 8	0 1
Tooth powder	0 2	0 4	0 7	0 6	0 9	0 9	0 5
Newspaper	0 4	0 14	0 14	0 15	1 14	2 12	0 15

TABLE 17—*contd.*
Average monthly expenditure per family by items—*concl'd.*

Commodities					1	2	3	4	5	6	7
<i>Miscellaneous—contd.</i>					Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Entertainments	..	..	..	..	0 8	0 9	0 7	1 6	1 11	1 8	0 12
Club subscription	..	..	..	..	0 2	0 4	1 0	0 11	0 9	1 8	0 8
Postage	..	..	..	..	0 6	0 6	1 2	1 1	1 5	1 11	0 12
Medical attendance	..	..	..	..	1 2	1 9	2 11	0 15	2 0	6 0	2 2
Medicines	..	..	..	..	1 7	2 11	4 11	3 10	3 1	9 11	3 7
Holiday expenses	..	..	..	..	0 11	1 12	2 2	2 0	1 14	3 9	1 11
Travelling from and to place of work	..	..	..	..	0 8	1 6	1 14	2 4	5 9	4 11	1 14
Maintenance of own conveyance	..	..	..	..	0 2	0 6	0 3	0 15	..	1 9	0 7
Cycles—repairs	..	..	..	..	0 2	0 13	0 11	0 2	0 8	0 11	0 7
Radio—repairs etc.	..	..	..	..	..	0 7	..	..	0 13	0 4	0 3
Taxes	..	..	..	..	..	..	0 10	3 1	4 13	11 13	2 2
Provident fund	..	..	..	..	2 9	4 4	8 1	14 2	20 14	21 8	8 4
Insurance	..	..	..	..	1 8	2 1	3 9	6 14	8 0	31 9	6 2
Remittances to dependants	..	..	..	..	0 13	2 0	2 9	3 13	4 13	13 7	3 4
Interest on loans	..	..	..	..	0 13	1 8	1 1	6 4	..	3 2	1 13
Repayment of loan	..	..	..	..	3 8	3 15	12 8	19 14	4 9	20 11	8 11
Marriage presents	..	..	..	..	..	..	0 15	0 5	..	2 0	0 6
Pansupari	..	..	..	..	1 10	2 9	2 6	3 6	1 12	5 0	2 9
Cigarette	..	..	..	..	0 8	0 14	0 15	1 3	2 15	2 12	1 2
Tobacco	..	..	..	..	0 6	0 9	0 9	0 7	0 3	0 12	0 8
Flowers	..	..	..	..	..	0 1	0 1	0 1	0 2	0 1	0 1
Charity	..	..	..	..	0 4	0 11	0 14	1 11	2 8	2 2	0 15
Maintenance of milch cattle	..	..	..	..	0 5	0 9	0 3	5 14	1 11	1 8	1 3
Other—miscellaneous	..	..	..	..	1 2	1 1	1 7	1 9	2 5	2 11	1 8
Total					31 10	47 2	82 4	120 2	110 12	234 10	79 5

TABLE 18.
Quantity consumed per family.

					Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Rice	..	..	..	Srs.	21.00	21.25	22.50	23.25	12.33	31.75	22.13
Wheat	..	..	..	..	26.25	29.50	37.50	30.25	37.50	46.75	31.99
Wheat flour	..	..	..	..	3.50	2.25	5.00	7.50	4.37	3.50	3.95
Other wheat products	..	..	..	..	0.25	1.50	0.37	1.12	0.50	1.00	0.75
Other cereals	..	..	..	..	8.30	5.75	2.50	15.87	8.00	3.00	7.15
Dals	..	..	..	..	16.73	19.37	18.00	29.50	13.83	21.00	19.27

TABLE 18—*contd.*
Quantity consumed per family—*contd.*

						Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above.	All
<i>Milk & fats—</i>												
Milk	..	..	..	..	Srs.	12.25	25.00	37.00	27.50	54.00	55.00	27.75
Curd	..	..	..	..	"	0.67	0.75	1.33	1.08	2.00	3.00	1.16
Butter	..	..	..	..	(lb)	0.06	0.12	0.15	0.12	0.50	1.75	0.36
Ghee	..	..	..	..	Srs.	1.75	3.00	3.50	2.62	3.50	4.50	2.80
Vanaspati	..	..	..	..	"	0.50	0.50	0.86	1.25	1.00	2.50	0.88
Mustard oil	..	..	..	..	"	3.00	3.00	4.00	4.25	3.00	5.75	3.58
Cocoanut oil	..	..	..	..	"	0.25	0.22	0.22	0.62	0.75	0.50	0.34
<i>Fruits and vegetables—</i>												
Potatoes	..	..	..	..	Srs.	5.12	7.00	10.50	15.87	11.25	24.00	9.87
Onion	..	..	..	..	"	2.62	2.00	3.25	4.50	5.00	6.50	3.35
<i>Condiments and spices—</i>												
Salt	..	..	..	..	Srs.	2.50	3.00	2.75	3.00	3.33	4.50	2.97
<i>Animal Food—</i>												
Goat's meat	..	..	..	..	Srs.	0.87	1.00	2.00	4.50	1.33	6.00	2.40
Mutton	..	..	..	..	"	0.08	..	..	..	..	..
Beef	..	..	..	..	"	0.50	..	0.25	0.75	0.33	..	
Fish	..	..	..	..	"	0.50	..	..	..	..	..
<i>Miscellaneous—</i>												
Tea	..	..	..	..	lb.	0.50	0.50	0.75	1.00	1.00	1.75	0.76
Sugar, refined	..	..	..	..	Sr.	4.50	6.50	5.12	8.00	9.25	12.75	6.63
Sugar, raw	..	..	..	..	"	0.50	0.50	1.00	1.50	1.25	1.25	0.82
Gur	..	..	..	..	"	2.25	2.25	0.25	4.75	3.00	5.00	2.53
<i>Composition of family</i>												
Men	..	..	..	..		1.4	1.4	1.7	1.8	1.7	2.5	1.6
Women	..	..	..	..		1.7	1.6	1.5	1.9	1.9	2.1	1.7
Boys	..	..	..	..		1.0	1.6	1.4	2.0	1.4	1.4	1.4
Girls	..	..	..	..		1.7	1.1	1.5	1.7	0.9	1.6	1.5
Total						5.8	5.7	6.1	7.4	5.9	7.6	6.2

TABLE 19

United Provinces

Summary of budgets received from middle class families.

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	All families.	Families supplying all four schedules	All families.	Families supplying all four schedules	All families.	Families supplying all four schedules	All families.	Families supplying all four schedules.
	1	2	3	4	5	6	7	8
1. Number of families	199	95	170	95	136	95	112	95
2. Number of persons per family								
Men (15 years & above) ..	1.8	1.6	1.7	1.6	1.7	1.6	1.4	1.4
Women (15 years & above) ..	1.9	1.8	1.7	1.7	1.8	1.8	1.7	1.7
Boys (below 15 years) ..	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.2
Girls (below 15 years) ..	1.4	1.8	1.4	1.4	1.3	1.5	1.4	1.4
Total ..	6.3	6.4	6.1	5.9	6.0	6.2	5.7	5.7
3. Average monthly income per family.	Rs. As. 179 14	Rs. As. 156 13	Rs. As. 174 7	Rs. As. 157 14	Rs. As. 178 12	Rs. As. 171 3	Rs. As. 161 8	Rs. As. 164 7
4. Average monthly rent ..	8 12	8 9	7 14	7 5	7 7	7 11	7 9	8 15
5. Average monthly expenditure per household on food :—								
Cereals—								
Rice	8 12	7 9	6 13	6 10	6 13	5 15	7 4	6 6
Wheat	7 5	8 13	7 9	6 6	8 4	7 6	8 0	8 4
Wheat flour	1 2	1 3	1 0	1 11	1 5	1 8	1 7	0 15
Bread	0 7	0 4	0 4	0 3	0 4	0 2	0 7	0 4
Other wheat Products ..	0 3	0 4	0 3	0 2	0 2	0 1	0 7	0 4
Other cereals	1 6	1 7	2 3	2 1	1 13	1 12	1 5	1 9
Total ..	19 3	19 8	18 6	17 1	18 9	16 12	18 14	17 10
Pulses—								
Total ..	5 4	4 13	4 14	4 13	5 7	6 1	4 15	5 1
Milk and fats—								
Milk	11 8	10 13	10 9	10 13	10 6	10 13	10 8	10 6
Curd	0 13	0 10	0 11	0 10	1 1	1 1	0 11	0 11
Butter	1 0	0 10	0 11	0 9	0 14	0 9	0 13	0 11
Ghee	9 8	9 2	8 10	9 1	8 15	9 7	9 10	9 6
Vanaspathi	1 13	1 4	1 11	1 5	1 11	1 8	1 3	0 14
Gingelly oil	0 2	0 1	0 1	0 1	0 1	0 1	0 4	0 3
Coconut oil	0 9	0 10	0 10	0 11	0 13	0 13	0 12	0 11
Mustard oil	3 2	3 2	3 2	3 4	3 5	3 7	3 2	3 5
Total ..	28 7	26 4	26 1	26 6	27 2	27 11	26 15	26 3
Fruits and vegetables.—								
Fruits	2 6	2 1	2 1	1 10	3 1	2 15	2 2	1 13
Potatoes	3 10	3 15	3 0	3 2	2 10	2 15	2 9	2 8
Onions	0 14	0 14	0 15	0 13	0 12	0 10	0 10	0 10
Green leaf vegetables ..	2 13	2 4	2 2	2 1	1 14	2 1	2 0	2 1
Other vegetables ..	3 7	3 5	2 9	2 0	2 13	2 4	2 11	2 8
Total ..	13 2	12 7	10 11	9 10	11 2	10 13	10 0	9 8

TABLE 19—*contd.*
Summary of budgets received from middle class families—contd.

	November, 1945.		February, 1946		May, 1946		August, 1946.	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. A
<i>Condiments and spices.—</i>								
Salt	0 6	0 5	0 6	0 5	0 6	0 6	0 5	0
Chillies	0 8	0 8	0 7	0 7	0 9	0 9	0 8	0
Turmeric	0 3	0 3	0 3	0 3	0 3	0 3	0 3	0
Tamarind	0 2	0 2	0 2	0 2	0 3	0 3	0 2	0
Mustard	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0
Other condiments ..	1 7	1 5	1 6	1 6	1 6	1 4	0 15	1
Pickles	0 2	0 1	0 1	..	0 4	0 2	0 1	0
Total ..	2 13	2 9	2 10	2 8	3 0	2 12	2 3	2
<i>Animal food.—</i>								
Goat's meat	2 8	2 4	2 12	2 8	2 6	2 7	2 4	2
Other mutton	0 4	0 3	0 2	0 1	0 2	0 2	0 4	0
Fowl	0 2	0 2	0 3	0 1	0 3	0 4	0 5	0
Beef	0 6	0 6	0 8	0 7	0 10	0 8	0 13	0
Fish	1 6	1 10	1 3	1 9	1 7	1 10	0 14	0
Eggs	0 15	0 12	1 2	0 15	0 12	0 10	0 5	0
Total ..	5 9	5 5	5 14	5 9	5 8	5 9	4 13	4
<i>Miscellaneous.—</i>								
Tea	1 7	1 5	1 4	1 2	0 15	1 0	0 14	0
Coffee	0 1	0 1	..	..	0 2	0 1	..	..
Cocon	0 1	..	..	..	..	..	..	..
Sugar, refined	3 1	3 1	2 15	2 15	3 0	3 2	2 8	2
Sugar, raw	0 5	0 5	0 4	0 3	0 7	0 8	0 4	0
Gur	0 13	0 13	1 0	0 15	0 15	0 14	0 12	0
Sweetmeats	2 4	2 2	2 4	2 1	2 5	2 1	1 12	1
Biscuits	0 14	0 11	0 11	0 10	0 11	0 11	0 11	0
Canned food	0 2	0 1	0 1	0 1	0 7	0 1	..	..
Aerated water	0 2	0 1	0 2	0 2	0 6	0 5	0 2	0
Others	0 12	0 12	1 6	1 4	0 13	0 10	0 9	0
Food bought and consumed away from home.	..	..	..	..	..	..	..	..
Total ..	9 14	9 4	9 15	9 5	10 1	9 5	7 8	7
Total : all food ..	84 4	80 2	78 7	75 4	80 13	78 15	75 4	72
<i>6. Average monthly expenditure on fuel and lighting.</i>								
Firewood	6 1	6 0	6 3	5 15	5 5	5 5	6 2	6
Charcoal	0 11	0 10	0 10	0 12	0 10	0 11	0 11	0
Soft coke	1 2	1 1	1 1	1 2	1 1	1 0	0 11	0
Steam coal	0 1	0 1	0 1	..	0 1	0 1	0 2	0
Kerosene	1 6	1 9	1 4	1 4	1 2	1 2	1 1	1
Match box	0 6	0 5	0 5	0 4	0 5	0 5	0 4	0

TABLE 19—contd.
Summary of budgets received from middle class families—contd.

	November, 1945		February, 1946.		May, 1946.		August, 1946	
	1	2	3	4	5	6	7	8
Fuel & Lighting—contd.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Lamp and chimney ..	0 4	0 4	0 4	0 5	0 3	0 2	0 3	0 3
Electricity (lighting) ..	1 3	0 9	0 15	0 9	0 14	0 10	0 10	..
Others	0 2	0 3	0 6	0 6	0 5	0 5	0 6	0 6
Total ..	11 4	10 10	11 1	10 9	9 14	9 9	10 2	9 14
7. Average monthly expenditure on clothing—								
Men	10 3	9 9	11 2	9 11	10 15	12 0	9 8	9 3
Women	6 4	6 6	5 14	5 15	6 2	6 2	6 2	7 5
Children	3 9	3 15	3 2	4 2	3 2	3 3	3 3	3 13
Total ..	20 0	19 14	20 2	19 12	20 3	21 5	18 43	20 5
8. Average monthly expenditure on furniture—								
Total ..	5 3	5 15	4 0	3 1	3 11	3 11	3 2	3 0
Housing.—								
Total ..	12 11	13 2	12 7	13 0	13 12	13 9	13 4	13 15
9. Average monthly expenditure on miscellaneous.—								
Servant	5 9	5 6	6 11	5 14	6 3	6 2	3 13	3 0
Washerman	3 10	3 5	3 6	3 1	3 10	3 10	3 6	3 2
Barber	1 1	1 0	1 2	1 1	1 2	1 1	1 15	0 15
Shaving requisites ..	0 5	0 5	0 6	0 6	0 6	0 6	0 5	0 5
Cobbler	0 9	0 8	0 10	0 10	0 9	0 10	9	0 8
Gardening and its upkeep ..	0 4	0 3	0 5	0 2	0 9	0 5	..	..
Sweeper	1 1	0 14	0 15	0 12	1 3	1 0	0 15	0 13
Children's education ..	9 12	9 1	10 9	10 7	8 9	9 14	7 5	7 5
Religious ceremonies ..	3 6	3 11	1 11	1 2	1 4	1 1	2 6	2 9
Washing soap	1 1	1 1	0 15	0 14	1 1	1 1	1 1	1 1
Toilet soap	0 10	0 9	0 9	0 9	0 11	0 10	1	0 9
Other toilet requisites ..	0 10	0 6	0 6	0 4	0 9	0 8	0 3	0 2
Tooth brush	0 2	0 1	0 4	0 2	0 1	0 1	0 1	0 1
Tooth powder	0 5	0 4	0 5	0 4	0 5	0 5	0 3	0 2
Newspaper	0 14	0 12	0 15	0 11	1 1	0 15	0 10	0 11
Entertainments	1 2	0 12	0 15	0 10	0 12	0 8	0 9	0 10
Club subscription	0 8	0 8	0 9	0 7	0 8	0 9	0 8	0 8
Postage	0 13	0 13	0 12	0 11	0 14	0 11	0 11	0 10
Medical attendance ..	0 15	1 6	2 0	2 0	3 2	3 12	3 8	2 8
Medicines	3 10	3 9	3 13	3 10	4 15	4 8	3 12	2 15
Holiday expenses	1 12	1 9	1 1	1 1	1 1	1 5	0 15	1 2
Travelling to and from place of work.	1 10	1 5	1 8	1 14	1 15	2 0	0 15	1 0
Maintenance of own conveyance.	0 12	0 11	0 9	0 4	0 6	0 6	0 1	0 1
Cycles—repairs	1 3	0 7	0 10	0 9	0 14	0 5	0	6 11
Radio—repairs etc. ..	0 2	0 1	..	..	0 4	0 3	0 4	0 2
Taxes	2 14	2 2	2 8	2 1	2 5	2 3	0 14	0 11
Provident fund	0	7 2	10 9	8 3	9 0	7 11	4	6 6

TABLE 19—concl'd.

Summary of budgets received from middle class families—concl'd.

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	1	2	3	4	5	6	7	8
<i>Miscellaneous—concl'd.</i>	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Insurance	5 15	6 2	5 8	5 15	4 6	4 9	2 7	2 8
Remittances to dependants	2 13	2 3	4 13	4 4	3 1	3 1	1 4	1 2
Interest on loan ..	2 1	1 2	7 10	1 7	1 8	1 2	0 13	0 14
Repayment of loan, if any	6 1	6 8	1 5	7 12	9 14	11 12	7 5	7 1
Marriage Presents ..	0 9	0 1	0 11	0 4	2 11	3 5	..	..
Pansupari	2 6	2 3	2 1	2 3	2 7	2 10	1 13	2 1
Cigarettes, etc.	1 4	0 15	1 2	1 1	1 6	1 3	0 14	1 1
Tobacco	0 10	0 6	0 8	0 7	0 11	0 10	0 7	0 8
Flowers	0 1	0 1	0 1	0 1	0 2	0 1	0 2	0 1
Charity	1 0	0 12	1 1	0 12	0 11	0 13	0 10	0 11
Maintenance of milch cattle	1 4	1 6	1 5	0 12	0 13	0 15	0 9	0 10
Other 'miscellaneous' ..	2 12	3 8	2 0	2 1	2 5	2 1	2 5	1 14
Total ..	80 4	72 14	82 0	74 8	83 2	83 14	57 13	56 14

BIHAR AND ORISSA

BIHAR AND ORISSA.

"Bihar and Orissa" constitute about 8 per cent. of the total sample selected. Altogether, 396 persons were asked to submit budgets from this area and they submitted 501 effective budgets comprising both all-fours and non-fours. A summary table showing the average monthly expenditure based on these budgets is annexed to the Report (vide table 19, pages 289-292). The Report is, however, based on the analysis of 340 all-four budgets.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is taken.			When the sample is divided at random into two equal parts.					
	M	S	V	First part.			Second part.		
				M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	223.5	120.0	50.3	239.1	130.6	54.6	237.9	109.5	46.0
Total food expenditure	92.6	36.7	39.6	89.3	40.4	45.2	95.9	32.6	34.0
Miscellaneous	96.3	74.4	77.3	95.9	76.3	79.6	96.7	72.6	75.8

DISTRIBUTION OF BUDGETS BY INCOME AND EXPENDITURE CLASSES.

The percentage of families by expenditure classes is given below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above.
4.8	10.6	11.8	7.0	7.0	8.2	5.9	4.7	8.2	31.1

About 27 per cent. of the families spend less than Rs. 150 per month, 14 per cent. each between Rs. 150 and Rs. 200 and between Rs. 200 and 250, 13 per cent. between Rs. 250 and 300 and 32 per cent. between Rs. 300 and above. The quartile values of the expenditure are :—

First quartile = Rs. 145.3.

Median = Rs. 227.5.

Third quartile = Rs. 350.6.

This means that 50 per cent. of the families spend in round numbers Rs. 227 or less and the lower 25 per cent. of the families an expenditure of Rs. 145 or less. The upper 25 per cent. spend Rs. 350 or more. The central 50 per cent. spend between Rs. 145 and Rs. 350.

The quartile values of the income are :—

First quartile = Rs. 98.0.

Median = Rs. 173.2.

Third quartile = Rs. 246.9.

Percentage distribution of families by income groups is shown below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above.
26.0	11.0	3.5	7.0	4.7	8.2	13.0	5.9	5.9	11.8

About 43 per cent. of the families earn less than Rs. 150, 12 per cent. between Rs. 150 and 200, 21 per cent. between Rs. 200 and 250, 12 per cent. between Rs. 250 and 300 and about 12 per cent. earn Rs. 300 and above.

It is found that 28 per cent. of the families lie in the same expenditure and income group, 67 per cent. in expenditure groups above and 5 per cent. in expenditure groups below the corresponding income groups (vide table 1, page 280).

COMPOSITION OF FAMILY.

It will be seen from table 2 at page 280 that out of 85 families 60 per cent. are natural families and 40 per cent. joint families. The average number of persons living in the family is 7.5; 2.0 being male, 2.4 females, 1.7 boys and 1.4 girls (Table 3, page 280). The average number of persons living away from family is 1.13; .4 being males, .4 females and .33 boys and girls. The size of the family inclusive of dependants living away from family is 8.6. The number of persons per family increases almost continuously from 5.8 in the lowest income group to 8.6 in the income group Rs. 200—250.

Average number of earners per family is 1.1 including the head of the family. Average number of non-earners including those living away from family is 7.5 i.e., about 13 per cent. of the family members are earners and 87 per cent. non-earners of whom about 38 per cent. are boys and girls and about 33 per cent. are women. The number of earners varies from 1.0 per family in the lowest income group to 1.4 in the highest. There are no female earners. The number of dependants per earner increases from 5.8 persons in the lowest income group to 7.2 persons in the next and fluctuates between 7.2 and 5.9 in the remaining income groups. The earner of an average family has to maintain 6.5 persons or 5.0 equivalent adults. The dependants per earner in the average family vary from 4.4 consumption units in the lowest income group to 5.7 in the income group Rs. 200 - 250. The earner in the highest income group has to maintain 4.5 consumption units. Between the first two income groups, there is no change in the number of earners while the proportionate excess of expenditure over income declines from the lowest to the next higher income group. In the third income group the proportionate excess of expenditure declines still further while there is an increase in the number of earners. In the fourth income group the proportionate excess of expenditure over income remains almost constant as compared with that in the third income group while the number of earners decreases. In the next two higher income groups the proportionate excess of expenditure over income diminishes with the increase in the number of earners. (Table 10, page 283).

MODAL SIZE OF FAMILY.

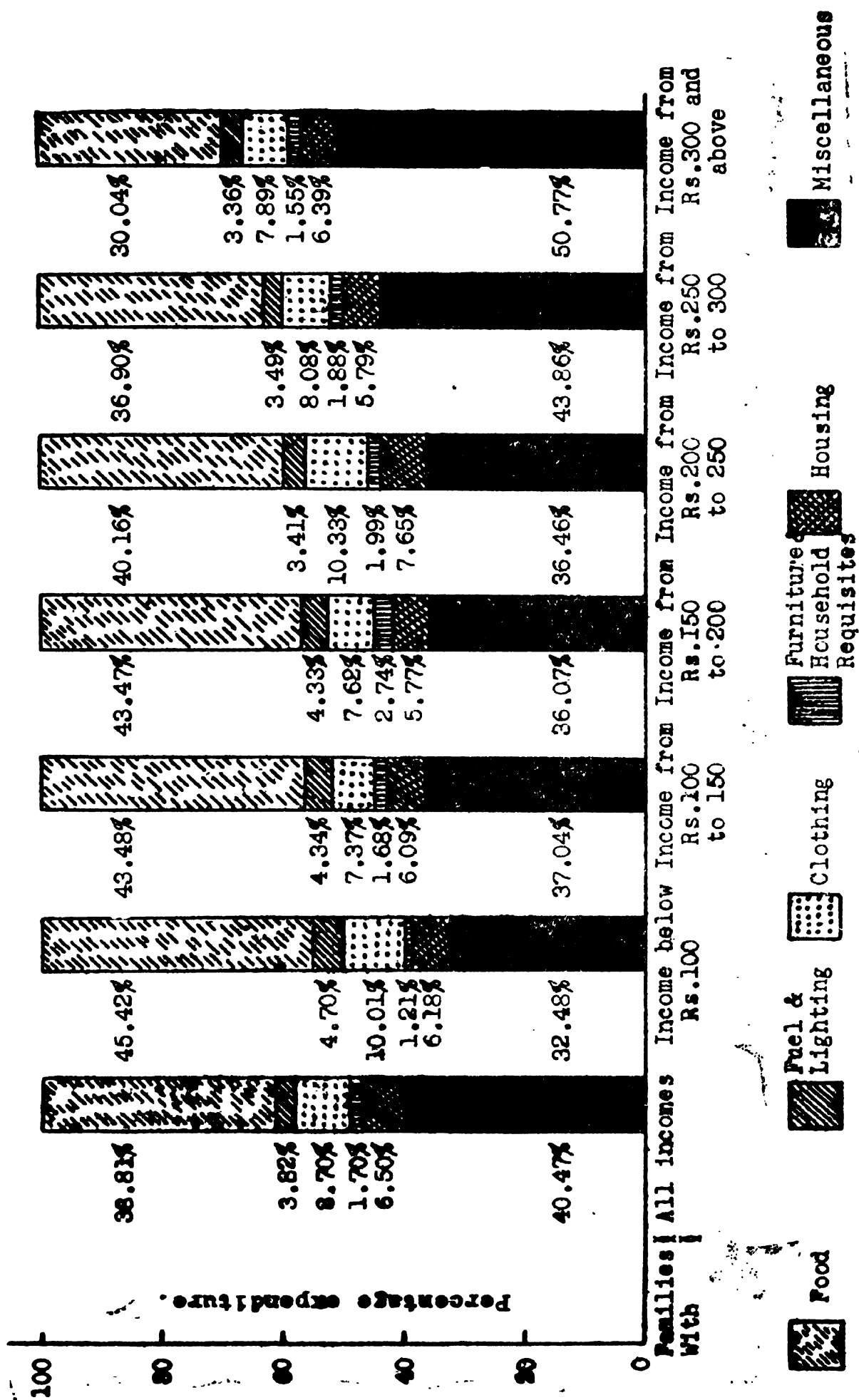
About 18.8 per cent. of the families consist of 5 to 6 consumption units. They constitute the modal group, the modal value being 5.50 c.u.'s. It is followed by the median value of 5.97 c.u.'s (Table 7, page 282).

MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 165-12 per month and from other sources is Rs. 25-13 per month. The total income of the family averages Rs. 191-9 per month. The greatest single source is the earning of the head of the family accounting for 87 per cent. The contribution of the other members of the family towards earnings is very small being only about Rs. 6-10 or 3 per cent. Income from other sources is also small, being only 10 per cent. of which the income from the land alone accounts for about 5 per cent. In all income groups, pay and allowances of the head of the family account for more than 71 per cent. of the family income.

The monthly income per family varies from Rs. 82-9 to Rs. 431-11 while the monthly expenditure per family shows a variation from Rs. 134-5 to Rs. 464-6. The monthly income per capita in the various income groups varies from Rs. 14-4 to Rs. 52-10 while the monthly expenditure per capita varies from Rs. 23-3 to Rs. 56-10. The average monthly income per c.u. is Rs. 33-1 and the average monthly expenditure per c. u. is Rs. 41-2. Among the income groups the deficits vary from Rs. 11-12 per c.u. in the lowest group to Rs. 1-12 in the income group Rs. 250 -300. In the highest group deficit per c.u. is Rs. 5-3.

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUPS



MONTHLY EXPENDITURE.

CHART

Expenditure by groups.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food	61 0	76 5	89 2	112 7	104 7	139 8	92 9
Fuel and lighting	6 5	7 10	8 14	9 10	9 11	15 10	9 2
Clothing	13 7	12 15	15 10	29 3	22 14	33 10	20 12
Furniture and household requisites	1 10	2 15	5 10	5 10	5 5	7 3	4 4
Housing	8 5	10 11	11 13	21 10	16 6	29 11	15 8
Miscellaneous	43 10	65 0	73 15	103 0	124 2	233 12	96 5
Total ..	134 5	175 8	205 0	282 3	283 0	464 6	238 8

Expenditure by groups—percentages.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Food	45.42	43.48	43.47	40.16	36.90	30.04	38.81
Fuel and lighting	4.70	4.34	4.33	3.41	3.49	3.36	3.82
Clothing	10.01	7.37	7.62	10.33	8.08	7.89	8.70
Furniture and household requisites	1.21	1.68	2.74	1.99	1.88	1.55	1.70
Housing	6.18	6.09	5.77	7.65	5.79	6.39	6.50
Miscellaneous	32.48	37.04	36.07	36.46	43.86	50.77	40.47
Total ..	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Expenditure on "miscellaneous" group is the highest being 40 per cent. of the total family expenditure and next comes food group with 39 per cent. As between the lowest and the highest income groups the expenditure on food falls from 45 per cent. to 30 per cent. and that on fuel and lighting from 5 per cent. to 3 per cent. Expenditure on clothing is more or less erratic and varies between 7 per cent. and 10 per cent. Expenditure on housing, remains more or less steady at 6 per cent.; on the other hand, percentage expenditure on 'miscellaneous' increases with income. Expenditure on 'furniture and household requisites' rises from 1 per cent. to 3 per cent. and then gradually falls to 1.55 per cent. in the highest income levels.

SURPLUS AND DEFICIT BUDGETS.

Budgets have been classified into surplus and deficit ones and it will be seen that 87 per cent. budgets show deficits and only about 13 per cent. show surplus.

Income groups	Number of budgets (1)	Surplus budgets (2)	Deficit budgets (3)	Percentage of 2 to 1	Percentage of 3 to 1
Below Rs. 100	88	..	88	..	100
Rs. 100 to 150	60	..	60	..	100
Rs. 150 to 200	40	4	33	10.0	90.0
Rs. 200 to 250	72	16	56	22.2	77.8
Rs. 250 to 300	40	12	28	30.0	70.0
Rs. 300 and above	40	12	28	30.0	70.0
Total ..	340	44	296	13	87

NON-REGULAR EXPENDITURE.

Only three families out of 85 reported non-regular expenditure and these families happened to fall in the income group Rs. 100—150 and Rs. 150—200. Two families in the income group Rs. 100—150 are reported to have spent Rs. 460 for medical treatment and Rs. 100 for a religious ceremony. In the next income group, there was an expenditure of Rs. 304 on account of sacred-thread ceremony.

EXPENDITURE ON FOOD.
Food expenditure—percentages.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
Cereals	23·9	24·6	23·8	20·3	19·7	16·8	21·8
Pulses	8·2	8·4	7·4	6·1	5·6	5·6	6·8
Milk and fats	29·3	30·0	24·7	30·7	35·9	32·5	30·1
Fruits and vegetables	12·8	15·1	19·7	18·7	13·2	17·2	16·4
Condiments and spices	2·9	2·5	3·4	4·0	3·0	2·6	3·1
Animal food	13·1	9·2	11·0	11·2	11·6	11·2	11·3
Miscellaneous	9·8	10·2	10·0	9·0	11·0	14·1	10·5
Total	100·0	100·0	100·0	100·0	100·0	100·0	100·0

From the above table it is seen that the proportion of expenditure given to milk and fats is the highest being about 30 per cent. of the total food expenditure. Next important item is 'cereals' which accounts for about 22 per cent. of the food expenditure. Percentages of expenditure on other items are 16 per cent. for fruits and vegetables, 11 per cent. for animal food, 10 per cent. for miscellaneous food articles, 7 per cent. for pulses, and 3 per cent. for condiments and spices. As between the lowest and the highest income groups, the expenditure on cereals declines from 24 per cent. to 17 per cent.; on condiments and spices it rises from 2·9 per cent. to 4 per cent. and then declines to 2·6 per cent., that on pulses shows initially a fractional rise and then gradually declines from 8 per cent. to 5·6 per cent. The expenditure on milk and fats, on the other hand, increases from 29 per cent. in the lowest to 36 per cent. in the last but highest income group with a set-back in the income group Rs. 150—200 and Rs. 300 and above. On the whole expenditure on milk and fats has been erratic. Expenditure on fruits and vegetables varies from 12·8 per cent. to 19·7 per cent. The expenditure on animal food is steady at 11 per cent. in the higher income groups. In the first and second income groups it is 13·1 per cent. and 9·2 per cent. respectively.

The average expenditure per family on food is Rs. 92·9 per month as can be seen from the following table :—

Food expenditure.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	14 9	18 12	21 3	23 1	20 9	23 7	20 3
Pulses	5 0	6 6	6 10	6 14	5 14	7 13	6 4
Milk and fats	17 14	22 14	22 0	34 13	37 7	45 5	27 14
Fruits and vegetables	7 13	11 9	17 9	21 3	13 12	24 0	15 3
Condiments and spices	1 12	1 15	3 0	4 10	3 2	3 10	2 14
Animal food	8 0	7 1	9 13	12 11	12 2	15 9	10 8
Miscellaneous	6 0	7 12	8 15	10 3	11 9	19 12	9 11
Total	61 0	76 5	89 2	113 7	104 7	139 8	92 9

Food expenditure per consumption unit.

	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Food expenditure (excluding outside meal)	61 0	76 5	89 2	113 7	104 7	139·8	92 9
Food expenditure per consumption unit	13 14	13 14	13 14	16 11	17 10	22 2	15 15

The food expenditure per c.u. is Rs. 13·14 for each of the first three income groups and increases until it is Rs. 22·2 in the highest. The average expenditure on food is Rs. 15·15 per consumption unit.

Comparison of food expenditure in income groups 1 and 6.

	Average for income group 6 divided by average for income group 1.						
Cereals	1·61
Pulses	1·56
Milk & fats	2·53
Fruits and vegetables	3·07
Condiments and spices	2·07
Animal food	1·94
Miscellaneous (tea, sugar, sweets etc.)	3·29
Total food	2·29
Number in families	1·41

DIETARY HABITS. (Tables 17 & 18, pages 285-288.)

As regards dietary habits, rice and wheat are almost equally important food for people in this area. The percentages of expenditure on rice from the lowest to the highest income groups are 12.7, 11.5, 10.0, 9.4, 9.6 and 8.2 respectively, while those on wheat, wheat flour and other wheat products together are 10.8, 12.4, 11.6, 9.5, 8.8 and 8.6 respectively. The average consumption of rice is 36 seers per family of 7.5 persons or 5.8 adult male equivalents and that of wheat and wheat products is 37 seers. The percentage expenditure on milk from the lowest to the highest income group is 11.4, 13.4, 12.3, 13.9, 16.2, and 15.0 respectively while that on ghee is 8.2, 8.3, 4.9, 8.2, 9.8, and 9.1 respectively. The average consumption of milk and ghee is 36.4 seers and 2.7 seers respectively per family. The expenditure on fruits varies between 0.8 and 3.2 per cent. and that on vegetables between 11 per cent. and 16 per cent. The average monthly consumption of potato and onion per family is 13 and 4 seers respectively. In the "animal food" group 'fish' is the major item of expenditure. Out of about 11 per cent. spent on animal food, more than 5.7 per cent. is accounted for by fish alone.

Percentage expenditure on tea, sugar, gur and raw sugar is given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Tea	1.4	1.8	2.2	1.6	1.3	3.0	1.9
Sugar, refined	2.7	2.2	2.9	3.2	2.2	2.7	2.7
Sugar, raw and gur	1.9	2.2	2.6	1.7	1.5	2.3	1.9

The monthly consumptions of tea, sugar, gur and raw sugar are 1.1 lbs., 5.4 seers and 4.0 seers respectively per family.

ESTIMATE OF MONEY VALUE OF CONCESSION RECEIVED PER FAMILY.

Details of concessions received by various income groups are given in the following table :—

Items	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average all groups
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Cereals	7 10	5 2	11 14	7 1	9 0	3 1	7 3
Pulses	1 2	1 15	..	1 2	2 10	1 3	1 5
Ghee (including butter)	2 0	3 11	1 7	0 12	3 13	3 5	2 5
Mustard oil etc. (including Vanspati)	0 12	0 8	1 12	0 9	0 13	..	0 11
Potatoes	1 2	0 9	..	..	..	0 5	0 7
Onion	..	..	..	..	0 12	0 5	0 2
Sugar	0 5	0 4	..	..	..	..	0 2
Total	12 15	12 1	15 1	9 8	17 0	8 3	12 3

The amount of concession received varies from Rs. 8.3 in the income group Rs. 300 and above to Rs. 17.0 in the income group Rs. 250-300. Except in the highest income group, the major portion of the benefit was derived from cereals in each case. In the highest income group, the major portion of the income came from the purchase of ghee. Average concession amounted to Rs. 12.3 per family, of which Rs. 7.3 was derived from cereals, Rs. 2.3 from ghee and Rs. 1.5 from pulses. As a result of this privilege, the average monthly income rose from Rs. 191.9 to Rs. 203.12 and the average monthly expenditure was enhanced from Rs. 251.2 to Rs. 263.5. The expenditure on food also rose from 44 to 46 per cent.

FUEL AND LIGHTING.

Firewood, soft coke and kerosene, match box and electricity together account for a little over 70 per cent. of the total expenditure on "fuel and lighting". Firewood and soft coke together account for more than 54 per cent. of the total expenditure. The average expenditure per family is Rs. 9.2 a month.

CLOTHING.

The estimated expenditure and the average actual monthly expenditure on clothing are shown in the table below for the purpose of comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 and above		All	
	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Men's clothing	6 12	7 3	5 10	6 15	6 0	7 10	13 3	12 5	13 4	15 0	16 14	15 14	9 13	10 4
Women's clothing	3 15	6 5	4 13	6 7	5 6	7 3	10 0	11 7	6 10	13 10	11 12	14 0	6 12	9 5
Children's clothing	2 12	3 9	2 8	4 0	4 4	5 0	6 0	5 14	3 0	6 0	8 0	7 5	4 3	5 0
Total	3 7	17 1	12 15	17 6	15 10	19 13	29 3	29 10	22 14	34 10	36 10	37 3	20 12	24 9

The estimated monthly expenditure on clothing is Rs. 20.12 per family or Rs. 3.10 per consumption unit. The estimated monthly expenditure on men's clothing per man is Rs. 4.15, on women's clothing per woman is Rs. 2.13 and children's clothing per child is Rs. 1.6.

FURNITURE AND HOUSEHOLD REQUISITES.

The actual expenditure on this group supplied by the families is also shown along side the estimated expenditure for comparison :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Estimated expenditure	1 10	2 15	5 10	5 10	5 5	7 3	4 4
Actual expenditure	2 0	4 0	4 13	7 11	12 10	6 10	5 6

The estimated monthly expenditure is Rs. 4-4 per family or Re. 0-12 per consumption unit while the actual expenditure per consumption unit is Re. 0-15 per month.

HOUSING.

Sixty seven per cent. of the families pay rents. The remaining families either live in self-owned houses or free houses. Taking into account only those families who pay rents, it is found that 65 per cent. of the families pay rents of less than Rs. 10, 21 per cent. between Rs. 10 and Rs. 20, 14 per cent. pay Rs. 20 and above (Table 12, page 283). 53 families have given particulars regarding the number of rooms occupied, floor space etc. It will be seen from table 13 at page 284 that two-roomed houses are common amongst the first, second and fourth income groups while three-roomed houses are more in use generally in the income groups Rs. 150—200 and Rs. 250—300. On the whole, 6 per cent. of the families containing on an average 7 persons each live in one-roomed houses, 45 per cent. of the families containing on an average 6·7 persons each live in two-roomed houses, 19 per cent. of them with an average size of 8·3 persons in three-roomed, 13 per cent. with an average size of 8·6 persons in four-roomed and 17 per cent. with an average size 7·4 persons each in houses of five or more rooms (*vide* tables 13 and 14, page 284). The actual picture of overcrowding is presented more clearly in the table 14 at page 284 giving the distribution of families by number of persons and number of rooms. A better in-sight into the degree of overcrowding is given by the distribution of families by number of persons per room given in the table below :

Distribution of families by number of persons per room.

Number of persons per room	1-2	2-3	3-4	Total
Number of families	14	24	15	53
Percentage of families	26	45	29	100

It shows that in a little less than 50 per cent. of the families there are between two and three persons to a room.

Distribution of families by number of adult male equivalents per room.

Number of equivalent adult males per room	1-2	2-3	3-4	Total
Number of families	25	22	6	53
Percentage of families	47	42	11	100

The percentage of families with equivalent adult males numbering between 1 and 2 to a room is found to be about 47.

“EXPENDITURE ON MISCELLANEOUS”.

The average expenditure under this group is Rs. 96·5 per month or 40 per cent. of the total family expenditure. The monthly expenditure varies from Rs. 43-10 in the lowest income group to Rs. 235-12 in the highest (*vide* Table 17, pages 285-288).

Services.—The most important item of expenditure amongst services is the wages of the domestic servants, which varies from Rs. 2-13 to Rs. 10-5. The total monthly expenditure on services varies from Rs. 6-6 to Rs. 22-4. The average monthly expenditure per family is Rs. 12-0 or about 13 per cent. of the total expenditure on this group.

Children's education.—The monthly expenditure varies from Rs. 6-2 to Rs. 31-15 per family. The average monthly expenditure per family is Rs. 13-9 i.e. about 15 per cent. of the total miscellaneous expenditure. In the lowest income group the expenditure is rather very low. It is due to the fact that this group contains young men who have got very few school-going children and necessarily have hardly any expenditure on this account. The average monthly expenditure on this item per spending family is about Rs. 16-4.

Religious ceremonies.—The average monthly expenditure on them has been Rs. 2-13 or about 3 per cent. Considering only those families who spend on this item, the average expenditure per month comes to Rs. 3-15.

Toilet requisites & other necessities.—The average expenditure on toilet requisites is Rs. 2-10 or about 3 per cent. As between the lowest and highest income groups the monthly expenditure varies from Rs. 1-12 to Rs. 4-12.

Other necessities such as, washing soap, tooth brush, tooth powder or paste account for expenditure ranging from Re. 1-0 to Rs. 2-2. The average monthly expenditure on them is Rs. 1-5 per family or Re. 0-3 per consumption unit.

Newspaper & entertainments.—The monthly expenditure on newspaper varies from Re. 0-1 to Rs. 2-15 per family while that on entertainments from Re. 2-2 to Rs. 2-10. The average monthly expenditure on both is Rs. 1-14 per family or Re. 0-5 per consumption unit.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-5 to Rs. 1-1. The average monthly expenditure per family is Re. 0-7.

Postage.—The monthly expenditure on postage varies from Re. 0-9 to Rs. 1-13 per family. The average monthly expenditure per family is Re. 0-5 only.

Medical charges.—The monthly expenditure on this item varies from Rs. 4-12 to Rs. 13-7 per family. Average expenditure comes to Rs. 7-10 and accounts for about 8 per cent. of the total miscellaneous expenditure.

Holiday expenses.—The average monthly expenditure is Rs. 2-3 per family or about 2 per cent. The monthly expenditure ranges from Re. 0-14 in the lowest income group to Rs. 6-7 in the highest.

Travelling.—It ranges from Re. 0-2 to Rs. 2-0 per family per month. The average monthly expenditure is Rs. 1-3 per family or about 1 per cent. only.

Maintenance of own conveyance.—The average monthly expenditure is only Re. 0-10 per family or about 0-7 per cent. The monthly expenditure varies from Re. 0-1 to Rs. 2-10 per family.

Taxes.—The average monthly tax is Rs. 2-3 per family or about 2 per cent. Monthly expenditure varies from Re. 0-1 in the third income group to Rs. 10-15 in the highest.

Provident fund & insurance.—The average monthly payment (or rather savings) on this account amounts to Rs. 20-8 per family or 22 per cent. The amount of Provident Fund contribution increases from Rs. 4-0 in the lowest income group to Rs. 37-2 in the highest. Insurance premia have also an increasing tendency.

Remittances.—The average monthly remittances per family come to Rs. 9-8 or about 10 per cent. 40 per cent. of families reported expenditure on remittances. The monthly remittances per remitting family are Rs. 23-7.

Pansupari.—About 75 per cent. of the families reported expenditure on this item. The average monthly expenditure comes to Rs. 1-10 for all families and varies from Re. 0-14 to about Rs. 2-12. Taking only the spending families the average monthly expenditure per family comes to Rs. 2-2.

Cigarettes & tobacco.—About 44 per cent. of the families have shown expenses on cigarettes and tobacco. The monthly expenditure on cigarettes per spending family is Rs. 2-11 and on tobacco Rs. 1-5. The average monthly expenditure on cigarettes and tobacco is Rs. 1-11 or 2 per cent. for all families and varies between Rs. 1-1 and Rs. 4-14.

Debt disbursement.—About 55 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursement is Rs. 8-5 only which is about 4 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements is Rs. 15-0 only which is about 8 per cent. of the average monthly income. It is noteworthy that percentage of families in debt has been lowest in the lowest income group. In the next group it rises to 73 per cent. and gradually declines to 4 per cent. in Rs. 200—250 group to rise abruptly to 80 per cent. in the following group. It however comes down to 60 per cent. in the highest group. The ratio of debt disbursements to monthly income is the highest in the income group Rs. 100—150 and the lowest in the income group Rs. 300 and above (Table 11, page 283).

TABLE 1.

Distribution of budgets by income and expenditure classes.
Expenditure Groups.

Income groups				Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 and above	Total
Below Rs. 100	..	..	..	16	24	28	8	..	..	..	4	4	4	88
Rs. 100 to 125	..	..	..	..	12	8	12	..	8	..	4	..	4	48
Rs. 125 to 150	..	..	..	..	..	..	..	4	4	..	..	4	..	12
Rs. 150 to 175	..	..	..	..	..	4	..	12	4	..	..	..	4	24
Rs. 175 to 200	..	..	..	..	..	..	..	4	8	4	..	..	..	16
Rs. 200 to 225	..	..	..	..	..	..	4	..	4	..	4	..	16	28
Rs. 225 to 250	..	..	..	..	..	..	..	..	..	12	4	8	20	44
Rs. 250 to 275	..	..	..	..	..	..	..	..	..	4	..	4	12	20
Rs. 275 to 300	..	..	..	..	..	..	..	4	..	..	..	8	8	20
Rs. 300 & above	..	..	..	..	..	..	..	..	..	..	..	..	40	40
Total	..	..	..	16	36	40	24	24	28	20	16	28	108	340

TABLE 2.

Percentage of natural families and joint households by income groups.

Income groups										Number of		Percentages	
										Fami- lies.	Budgets	Natural family	Joint house- holds
Below Rs. 100	..	..	..	..	..	..	..	..	..	22	88	59	4
Rs. 100 to 150	..	..	..	..	..	..	..	..	..	15	60	60	4
Rs. 150 to 200	..	..	..	..	..	..	..	..	..	10	40	50	5
Rs. 200 to 250	..	..	..	..	..	..	..	..	..	18	72	72	2
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	10	40	50	5
Rs. 300 and above	..	..	..	..	..	..	..	..	..	10	40	60	4
All	..	..	..	..	..	..	..	..	..	85	340	60	4

TABLE 3.

Average size and composition of family.

Income groups					Number of		Average number of persons						Average size of family c. u's
					Families	Budgets	Total	Adults		Children			
								Male	Female	Male	Female		
													1
Below Rs. 100	..	..	..	..	22	88	5.8	1.5	1.9	1.4	1.0		4
Rs. 100 to 150	..	..	..	..	15	60	7.2	1.9	2.3	1.6	1.4		5
Rs. 150 to 200	..	..	..	..	10	40	8.4	2.2	2.5	2.2	1.5		6
Rs. 200 to 250	..	..	..	..	18	72	8.6	2.5	3.0	1.8	1.3		6
Rs. 250 to 300	..	..	..	..	10	40	7.8	2.2	2.4	1.3	1.3		6
Rs. 300 & above	..	..	..	..	10	40	8.2	2.4	2.4	1.9	1.5		6
Average for all families					..	85	340	7.5	2.0	2.4	1.7	1.4	5

TABLE 4.

Average number of earners per family.

Income groups									Total		Average number of earners.	
									Families	Budgets	Males	Females
Below Rs. 100	..	..	..	..	..	..	..	..	22	88	1.00	..
Rs. 100 to 150	..	..	..	..	..	..	..	..	15	60	1.00	..
Rs. 150 to 200	..	..	..	..	..	..	..	..	10	40	1.30	..
Rs. 200 to 250	..	..	..	..	..	..	..	..	18	72	1.17	..
Rs. 250 to 300	..	..	..	..	..	..	..	..	10	40	1.20	..
Rs. 300 & above	..	..	..	..	..	..	..	..	10	40	1.40	..
All									85	340	1.14	..

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups							Number of		Average size of family		Average number of earners per family	Average number per family earner	
							Families	Budgets	Persons	G. u.'s.		Persons	G. u.'s.
Below Rs. 100	..	..	..	..	..	..	22	88	5.8	4.4	1.00	5.8	4.4
Rs. 100 to 150	..	..	..	..	..	..	15	60	7.2	5.5	1.00	7.2	5.5
Rs. 150 to 200	..	..	..	..	..	..	10	40	8.4	6.4	1.30	6.5	4.9
Rs. 200 to 250	..	..	..	..	..	..	18	72	8.6	6.8	1.17	7.2	5.7
Rs. 250 to 300	..	..	..	..	..	..	10	40	7.8	6.0	1.20	6.5	5.0
Rs. 300 & above	..	..	..	..	..	..	10	40	8.2	6.3	1.40	5.9	4.5
Total : all groups							85	340	7.5	5.8	1.14	6.5	5.0

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups				Number of persons										
				2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 and above
Below Rs. 100	..	..	..	4.5	4.5	18	18	23.5	18	4.5	9	..	..	..
Rs. 100 to 150	..	..	..	13.3	..	13.3	6.7	6.7	13.3	13.3	6.7	13.3	..	13.4
Rs. 150 to 200	..	..	..	..	..	10	..	10	20	10	30	..	20	..
Rs. 200 to 250	..	..	..	5.5	..	..	22.2	..	28.3	..	5.5	11.0	5.5	2.20
Rs. 250 to 300	..	..	..	..	..	..	10	20	20	20	20	..	10	..
Rs. 300 & above	..	..	..	..	..	10	20	10	10	..	10	30	..	10

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups					Consumption units							
					2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 and above
Below Rs. 100	..	..	..	..	4.5	23.5	18.0	40.5	4.5	9.0	..	..
Rs. 100 to 150	..	..	..	..	13.3	13.3	13.3	6.7	13.3	26.8	..	13.3
Rs. 150 to 200	..	..	..	..	..	10.0	10.0	..	30.0	30.0	10.0	10.0
Rs. 200 to 250	..	..	..	..	5.5	..	16.5	11.0	22.2	5.5	11.0	28.3
Rs. 250 to 300	..	..	..	..	..	..	20.0	20.0	40.0	10.0	..	10.0
Rs. 300 & above	..	..	..	..	..	10.0	20.0	20.0	..	30.0	10.0	10.0
All	..	..	..	..	4.7	10.6	16.5	18.8	16.5	16.5	4.7	11.7

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups						Average size of family in		Monthly income per family	Regular monthly expenditure				Income per c.u.		Deficit per				
						Persons	C.u.'s.		Per family		per c.u.				C.u.		Family		
									Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.
Below Rs. 100	..	..	..	..	..	5.8	4.4	82	9	134	5	30	8	18	12	11	12	51	12
Rs. 100 to 150	..	..	..	..	..	7.2	5.5	119	3	175	8	31	14	21	11	10	3	56	5
Rs. 150 to 200	..	..	..	..	..	8.4	6.4	166	1	205	0	32	0	25	15	6	1	38	15
Rs. 200 to 250	..	..	..	..	..	8.6	6.8	232	3	282	8	41	8	34	3	7	5	50	5
Rs. 250 to 300	..	..	..	..	..	7.8	6.0	272	3	283	0	47	3	45	6	1	13	10	13
Rs. 300 & above	..	..	..	..	..	8.2	6.3	431	11	464	6	73	11	68	8	5	3	32	11
Average of all groups						7.5	5.8	191	9	238	8	41	2	33	1	8	1	46	15

TABLE 9.

Pattern of aggregate monthly income by sources per specified income group.

Income groups									Percentage of families	Total monthly income	Income of the head of the family from pay and allowances	Income from other earners in the family	Income from other sources.
									1	2	3	4	5
Below Rs. 100	..	..	..	..	..	..	..	..	25.9	Rs. As. 82 9	Rs. As. 77 13	Rs. As. 0 15	Rs. As. 3 13
Rs. 100 to 150	..	..	..	..	..	..	..	..	17.6	119 3	105 6	1 7	12 6
Rs. 150 to 200	..	..	..	..	..	..	..	..	11.8	166 1	135 0	10 0	21 1
Rs. 200 to 250	..	..	..	..	..	..	..	..	21.1	232 3	197 13	10 2	24 4
Rs. 250 to 300	..	..	..	..	..	..	..	..	11.8	272 3	217 6	23 10	31 3
Rs. 300 & above	..	..	..	..	..	..	..	..	11.8	431 11	377 4	..	54 7
Total: all groups	..	..	..	..	..	..	..	..	100.0	191 9	165 12	6 10	19 3

TABLE 10.

Expenditure in relation to income.

	Income groups						
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Total expenditure per month (Rs. As.)	134 5	175 8	205 0	282 8	283 0	464 6	238 8
Monthly income (Rs. As.)	82 9	119 3	166 1	232 3	272 8	431 11	191 9
Total expenditure per month divided by monthly income ..	1.63	1.47	1.23	1.22	1.04	1.08	1.24
Number of salary-earners per family	1.00	1.00	1.30	1.17	1.20	1.40	1.14

TABLE 11.

Analysis of indebtedness.

Income groups	No. studied		No. of families in debt.	Percent- age of 3 to 1	Average indebtedness per family		Average monthly income	Percentage of indebtedness to monthly income for	
	Families	Budgets			Families in debt	All families		Families in debt	All families
	1	2	3	4	5	6	7	8	9
Below Rs. 100	22	88	9	41	Rs. As. 7 2	Rs. As. 2 15	82 9	8.6	3.6
Rs. 100 to 150	15	60	11	73	14 4	10 7	119 3	12.0	8.8
Rs. 150 to 200	10	40	5	50	26 1	14 6	166 1	15 7	8.7
Rs. 200 to 250	18	72	8	44	18 14	8 6	232 3	8.1	3.6
Rs. 250 to 300	10	40	8	80	12 4	9 13	272 3	4.5	3.4
Rs. 300 & above	10	40	6	60	17 9	10 12	431 11	4.7	2.5
All groups ..	85	340	47	55	15 0	8 5	191 9	7.8	4.3

TABLE 12.

Frequency distribution of families paying rent.

Income groups	Below Rs. 5	Rs. 5 to 10	Rs. 10 to 15	Rs. 15 to 20	Rs. 20 and above	Total no. of families paying rent
Up to Rs. 100	6	6	1	..	..	13
Rs. 100 to 150	3	9	..	1	..	13
Rs. 150 to 200	2	4	3	..	..	9
Rs. 200 to 250	3	3	..	1	2	8
Rs. 250 to 300 .. .. .	..	2	4	1	..	7
Rs. 300 & above .. .. .	..	..	..	1	6	7
Total ..	13	24	8	4	8	57

TABLE 13.

Frequency distribution of families by number of rooms and income groups.

Income groups							Number of families having undermentioned number of rooms.					
							One	Two	Three	Four	Five and above	Total
Below Rs. 100 .. .. .	..	..	..	..	..	..	2	8	..	1	1	12
Rs. 100 to 150 .. .. .	..	..	..	..	..	..	1	6	1	2	1	11
Rs. 150 to 200 .. .. .	..	..	..	..	..	..	..	3	4	..	..	7
Rs. 200 to 250 .. .. .	..	..	..	..	..	..	..	5	3	2	3	13
Rs. 250 to 300 .. .. .	..	..	..	..	..	..	..	1	1	..	1	3
Rs. 300 & above .. .. .	..	..	..	..	..	..	..	1	1	2	3	7
Total .. .. .	..	..	..	..	..	..	3	24	10	7	9	53

TABLE 14.

Frequency distribution of families by number of persons and number of rooms.

Number of persons							Number of families having rooms.					Total	Average no. of rooms per family	Average no. of persons per room
							One	Two	Three	Four	Five			
Two .. .. .	..	..	..	..	..	..	..	2	..	..	..	2	2.0	1.0
Three .. .. .	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Four .. .. .	..	..	..	..	..	..	..	3	1	..	..	4	2.2	1.8
Five .. .. .	..	..	..	..	..	..	..	3	1	1	3	8	3.5	1.4
Six .. .. .	..	..	..	..	..	..	1	3	..	..	1	5	2.4	2.5
Seven .. .. .	..	..	..	..	..	..	1	6	2	2	..	11	2.5	2.5
Eight .. .. .	..	..	..	..	..	..	1	1	1	1	1	5	3.0	2.7
Nine .. .. .	..	..	..	..	..	..	..	1	..	..	2	3	4.0	2.2
Ten .. .. .	..	..	..	..	..	..	..	3	3	..	2	8	3.1	3.2
Above ten .. .. .	..	..	..	..	..	..	..	2	2	3	..	7	3.1	3.5
Total .. .. .	..	..	..	..	..	..	3	24	10	7	9	53	2.9	2.5

TABLE 15.

Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units							Number of families having rooms					Total	Average no. of rooms per family	Average no. of consumption units per room
							One	Two	Three	Four	Five			
Two .. .. .	..	..	..	..	..	..	..	2	..	..	..	2	2.0	1.0
Three .. .. .	..	..	..	..	..	..	..	3	1	..	..	4	2.2	1.3
Four .. .. .	..	..	..	..	..	..	..	4	1	1	2	8	3.1	1.3
Five .. .. .	..	..	..	..	..	..	2	5	1	1	2	11	2.6	1.9
Six .. .. .	..	..	..	..	..	..	..	4	2	2	1	9	3.0	2.0
Seven .. .. .	..	..	..	..	..	..	1	3	1	..	4	9	3.3	2.1
Eight .. .. .	..	..	..	..	..	..	..	1	3	..	..	4	2.7	2.9
Nine and above .. .. .	..	..	..	..	..	..	..	2	1	3	..	6	3.2	3.2
Total .. .. .	..	..	..	..	..	..	3	24	10	7	9	53	2.9	2.0

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping by income groups.

Income groups					All		Self-owned		Rented		Free	
					P	F	P	F	P	F	P	F
Below Rs. 100	..	..	..	..	2.8	37.2	1.2	76.8	3.1	34.4	..	..
Rs. 100 to 150	..	..	..	..	2.7	47.2	2.1	73.8	3.0	38.3	1.9	70.0
Rs. 150 to 200	..	..	..	..	3.2	33.4	4.6	26.1	3.0	34.7	..	..
Rs. 200 to 250	..	..	..	..	2.6	48.6	1.8	69.3	3.6	34.9	..	..
Rs. 250 to 300	..	..	..	..	1.9	62.4	1.5	71.4	2.2	57.8	..	..
Rs. 300 & above	..	..	..	..	1.9	96.7	2.0	76.3	1.8	106.1	..	..

P—Average number of persons sleeping in a room.

F—Average floor space in sq. ft. per persons sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities					Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average for all groups
					Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Cereals—</i>											
Rice	..	..	..	..	7 12	8 12	8 15	10 10	10 0	10 14	9 0
Wheat	..	..	..	..	5 4	8 2	9 0	9 0	7 6	7 7	8 3
Wheat flour	..	..	..	..	0 10	0 14	1 0	1 1	1 2	2 1	1 0
Bread	..	..	..	..	0 9	0 5	..	0 6	0 7	1 3	0 7
Other wheat products	..	..	..	..	0 2	0 2	0 5	0 12	0 4	1 6	0 7
Other cereals	..	..	..	..	0 4	0 9	1 15	1 4	1 6	0 8	1 2
Total	..				14 9	18 12	21 3	23 1	20 9	23 7	20 3
<i>Legumes—</i>											
Total	..				5 0	6 6	6 10	6 14	5 14	7 13	6 4
<i>Milk and fats—</i>											
Milk	..	..	..	..	6 15	10 3	11 0	15 13	16 15	20 15	12 12
Curd	..	..	..	..	0 4	0 13	0 7	0 15	0 11	0 11	0 10
Butter	..	..	..	..	0 8	0 9	..	0 10	1 1	1 5	0 10
Ghee	..	..	..	..	5 0	6 5	4 6	9 4	10 3	12 11	7 0
Vanaspathi	..	..	..	..	0 3	..	..	0 12	0 8	1 15	0 9
Gingelly oil	..	..	..	..	0 4	0 5	0 3	0 7	1 11	0 12	0 5
Mustard oil	..	..	..	..	4 12	4 11	6 0	7 0	8 1	7 0	5 7
Total	..				17 14	22 14	22 0	34 13	37 7	45 5	27 14
<i>Fruits and vegetables—</i>											
Fruits	..	..	..	..	0 8	1 5	1 4	2 14	2 9	4 8	1 15

TABLE 17—*contd.*
Average monthly expenditure per family by items—contd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Fruits and vegetables—contd.							
Potatoes	3 3	3 6	5 5	7 8	5 1	5 14	4 15
Onions	0 12	1 6	0 15	1 8	1 2	1 1	1 2
Green leaf vegetables	1 5	1 0	1 8	1 9	1 6	3 13	1 11
Other vegetables	2 1	4 8	8 9	7 12	3 10	8 12	5 8
Total ..	7 13	11 9	17 9	21 3	13 12	24 0	15 3
Condiments—							
Salt	0 6	0 7	0 9	0 11	0 9	0 9	0 8
Chillies	0 4	0 5	0 6	0 13	0 12	0 8	0 8
Turmeric	0 2	0 2	0 3	0 7	0 2	0 4	0 3
Tamarind	0 1	0 2	0 3	0 3	0 1	0 4	0 2
Mustard	0 1	0 1	0 4	0 5	0 3	0 2	0 3
Other condiments	0 14	0 13	1 7	2 1	1 5	1 14	1 5
Pickles .. .. .	..	0 1	..	0 2	0 2	0 1	0 1
Total ..	1 12	1 15	3 0	4 10	3 2	3 10	2 14
Animal food—							
Goat's meat	2 13	1 15	2 4	3 13	6 0	4 10	3 7
Other mutton	0 8	..	..	0 12	0 3	0 2	0 4
Fowl	0 7	0 5	..	0 1	0 11	0 2	0 5
Beef	0 5	0 7	..	0 5	0 10	..	0 5
Fish	2 15	3 14	6 6	6 14	2 0	9 5	5 5
Eggs	1 0	0 8	1 3	0 14	0 10	1 6	0 14
Total ..	8 0	7 1	9 13	12 11	12 2	15 9	10 8
Miscellaneous—							
Tea	0 14	1 6	1 15	1 14	1 6	4 4	1 13
Coffee .. .. .	..	..	..	0 3	..	1 0	0 2
Cocoa .. .. .	..	..	..	0 1	..	..	..
Sugar refined	1 11	1 12	2 10	3 10	2 5	3 13	2 8
Raw sugar	0 5	0 5	0 8	0 13	0 11	1 2	0 9
Gur	0 14	1 7	1 13	1 2	0 15	2 1	1 4
Sweetmeat	1 1	1 8	1 1	1 6	2 0	3 2	1 10
Biscuits	0 4	0 12	0 12	0 10	0 13	1 5	0 10
Canned foods	0 2	..	..	..	..	1 1	0 2
Aerated water .. .. .	..	..	..	..	0 2	0 2	0 1
Others .. .. .	..	..	..	0 3	..	..	..
Food bought and consumed away from home	0 13	0 10	0 4	0 5	3 5	1 14	1 0
Total ..	8 0	7 12	8 15	10 3	11 9	19 12	9 11
Total: all food ..	61 0	76 5	89 2	113 7	104 7	139 8	92 9
Fuel and lighting—							
Firewood	1 14	3 6	1 5	3 3	3 3	4 1	2 13
Charcoal	0 4	0 4	0 15	0 4	0 2	1 1	0 7
Soft coke	1 6	0 14	3 0	2 5	2 14	3 14	2 2
Steam coal	0 7	0 7	0 5	0 7	0 7	0 9	0 7

TABLE 17—*contd.*
Average monthly expenditure per family by items—contd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Fuel and lighting—contd.</i>							
Kerosene oil	1 1	1 7	1 14	1 9	2 0	1 7	1 8
Match box	0 3	0 4	0 6	0 6	0 5	0 6	0 5
Lamp & chimney, etc.	0 1	0 3	0 5	0 4	0 3	0 6	0 3
Electricity lighting	0 3	..	0 12	0 14	..	3 8	0 10
Others	0 14	0 13	..	0 6	0 12	0 6	0 11
Total ..	6 5	7 10	8 14	9 10	9 14	15 10	9 2
<i>Clothing—</i>							
Men	6 12	5 10	6 0	13 3	13 4	16 14	9 13
Women	3 15	4 13	5 6	10 0	6 10	11 12	6 12
Children	2 12	2 8	4 4	6 0	3 0	8 0	4 3
Total ..	13 7	12 15	15 10	29 3	22 14	36 10	20 12
<i>Furniture & household requisities—</i>							
Total ..	1 10	2 15	5 10	5 10	5 5	7 3	4 4
<i>For eating—</i>							
Total ..	8 5	10 11	11 13	21 10	16 6	29 11	15 8
<i>Miscellaneous—</i>							
Servants	2 13	4 5	4 3	8 3	8 15	10 5	6 3
Washerman	1 12	2 2	2 9	3 7	2 12	5 3	2 12
Barber	0 13	1 1	0 15	1 1	1 1	1 5	1 0
Shaving requisites	0 3	0 2	0 2	0 4	0 4	0 6	0 3
Cobbler	0 6	0 6	0 6	0 10	0 15	0 12	0 8
Gardening and its upkeep	0 1	0 1	..	1 8	0 2	2 10	0 11
Sweeper	0 6	0 7	0 10	0 10	0 15	1 11	0 11
Children's education	6 9	6 10	9 13	18 15	15 8	31 15	13 9
Religious ceremonies	2 4	3 14	2 15	1 11	3 14	3 4	2 13
Washing soap	0 12	0 9	1 1	1 4	1 3	1 7	1 0
Toilet soap	0 7	0 9	0 12	1 0	0 13	1 1	0 12
Other toilet requisites	1 10	1 12	2 7	0 12	2 0	3 11	1 14
Tooth brush	0 1	..	0 1	0 2	..	0 3	0 1
Tooth powder	0 3	0 4	0 1	0 5	0 5	0 8	0 4
Newspaper	0 7	0 1	0 9	1 4	1 15	2 15	1 0
Entertainment	0 8	0 2	0 6	0 9	1 14	2 10	0 14
Club subscription	0 8	0 5	0 11	0 5	0 10	1 1	0 7
Postage	0 9	0 9	0 11	1 4	0 15	1 13	0 5
Medical attendance	1 13	3 15	0 13	2 12	4 10	4 5	3 0
Medicines	2 15	2 11	3 6	5 5	6 12	9 2	4 10
Holiday expenses	0 14	1 13	0 6	1 12	3 0	6 7	2 3
Travelling from & to place of work	0 14	2 0	0 14	0 2	1 13	2 0	1 3
Maintenance of own conveyance	0 1	0 1	..	0 6	0 12	2 2	0 8
Cycles—repairs .. .. .	..	0 1	..	0 3	..	0 7	0 2
Radio—repairs etc. .. .. .	..	..	..	..	..	0 2	0 1
Taxes .. .. .	..	..	0 1	2 13	2 7	10 15	2 3

TABLE 17—concl'd.
Average monthly expenditure per family by items.—concl'd.

Commodities	1	2	3	4	5	6	7
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Miscellaneous—contd.</i>							
Provident fund	4 0	7 1	9 6	10 13	13 2	37 2	11 11
Insurance	2 11	4 5	5 11	8 14	12 14	27 9	8 13
Remittances to dependants	2 15	6 6	2 14	8 4	16 12	28 6	9 8
Interest on loan	0 13	6 10	12 0	1 7	8 0	2 4	2 7
Repayment of loan	2 2	3 13	2 6	6 15	1 13	14 6	6 11
Pansupari	0 14	0 14	2 12	2 3	2 7	1 9	1 10
Cigarettes, etc.	1 0	0 13	0 12	0 14	0 14	3 1	1 3
Tobacco	0 1	0 3	0 5	0 13	0 2	1 13	0 8
Flowers .. .. .	..	..	..	0 1	..	0 3	—
Charity	0 9	0 5	0 7	2 0	1 9	1 7	1 0
Maintenance of milch cattle	0 2	..	1 7	3 13	0 14	1 7	1 4
Other miscellaneous	1 10	0 14	2 3	0 8	2 4	8 4	2 13
Total	43 10	65 0	73 15	103 0	124 2	235 12	96 5

TABLE 18.
Quantity consumed per family.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Rice (Srs.)	31.90	35.00	35.93	40.95	38.00	37.80	36.25
Wheat "	23.25	36.00	40.00	40.00	31.50	33.00	33.20
Wheat flour "	1.64	2.25	2.70	2.75	3.00	5.60	2.7
Other wheat products "	0.09	0.37	1.00	1.37	0.50	2.25	0.82
Other cereals "	4.50	3.25	10.85	7.00	8.40	2.50	6.39
Dals "	14.12	19.24	13.90	18.25	17.49	18.63	16.80
Milk and fats—							
Milk "	20.50	32.50	30.40	41.62	52.00	58.9	36.44
Curd "	0.50	1.30	0.33	1.25	1.00	1.00	1.25
Butter (Lb.)	0.18	0.20	..	0.25	0.40	0.50	0.24
Ghee Srs.	1.75	2.50	1.50	3.50	3.50	4.00	2.70
Vanaspati "	0.09	0.07	0.20	0.75	0.50	1.50	0.45
Girgelly oil "	0.25	0.25	0.25	0.25	..	0.40	0.24
Cocoonut oil "	0.70	0.60	..	..	0.90	..	0.39
Mustard oil "	3.02	3.75	6.00	5.50	5.25	4.75	4.19
Fruits and vegetables and animal food—							
Potatoes "	10.00	12.00	10.50	16.00	15.00	16.50	13.01
Onion "	3.50	4.50	3.33	4.00	6.00	4.50	4.17
Goat's meat "	1.73	1.00	1.33	2.85	3.95	3.20	2.23
Fish "	2.47	3.26	4.25	4.78	3.35	6.48	3.88
Condiments and spices—							
Salt Srs.	3.00	3.38	3.12	3.50	4.50	2.75	3.33
Miscellaneous—							
Sugar, refined Srs.	4.00	4.00	5.67	7.00	5.00	7.50	5.36
Ra Sugar "	0.70	0.75	0.40	1.50	1.50	2.50	1.15
Gur "	2.00	3.25	3.67	2.25	2.50	4.67	2.81
Tea lbs.	0.66	1.00	1.33	1.00	0.50	2.67	1.09

TABLE 19.
Summary of budgets received from middle class families.

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules	All families	Families supplying all four schedules
	1	2	3	4	5	6	7	8
1. Number of families	158	85	137	85	110	85	96	85
Number of persons per family.								
Men (15 years & above) ..	1.8	1.9	1.9	2.0	1.9	2.0	2.1	2.0
Women (15 years & above) ..	2.0	2.3	2.3	2.4	2.2	2.3	2.4	2.4
Boys (below 15 years) ..	1.6	1.6	1.7	1.6	1.6	1.6	1.7	1.6
Girls (below 15 years) ..	1.3	1.3	1.4	1.4	1.4	1.4	1.3	1.3
Total ..	6.7	7.1	7.3	7.4	7.1	7.3	7.5	7.3
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
3. Average monthly income ..	192 1	188 3	182 2	188 12	192 12	199 2	198 10	203 14
4. Average monthly rent ..	10 9	11 5	10 13	9 11	10 8	11 2	11 5	11 1
5. Average monthly expenditure per household on food :—								
<i>Cereals.—</i>								
Rice	8 5	8 6	7 14	9 3	9 4	9 5	9 15	9 10
Wheat	7 12	7 7	7 13	8 3	8 10	8 5	9 0	9 1
Wheat flour	2 4	2 8	1 9	1 8	0 11	0 12	1 0	1 3
Bread	0 13	0 8	0 11	0 9	0 8	0 9	0 8	0 9
Other wheat products ..	0 11	0 10	0 9	0 12	1 2	1 2	0 15	1 3
Other cereals	0 14	1 0	0 11	0 12	0 6	0 7	0 9	0 10
Total ..	20 11	20 7	19 3	20 15	20 9	20 8	21 15	23 3
<i>Pulses.</i>								
Total ..	6 6	6 4	5 11	6 1	5 2	6 4	6 0	6 4
<i>Milk and fats.—</i>								
Milk	12 12	12 11	12 5	12 10	14 11	14 15	13 14	14 12
Curd	0 9	0 6	0 10	0 14	0 12	0 8	0 7	0 8
Butter	1 5	0 13	1 4	1 3	1 13	1 14	0 9	0 9
Ghee	7 6	7 7	6 6	6 12	7 3	6 3	7 10	7 9
Vanaspati	0 13	0 9	0 9	0 7	0 10	0 13	0 9	0 11
Gingelly oil	0 6	0 5	0 7	0 6	0 10	0 10	0 9	0 7
Cocconut oil	1 6	1 5	1 10	1 12	2 1	2 4	2 8	2 11
Mustard oil	4 5	4 4	4 6	4 13	3 6	4 12	5 2	4 11
Total ..	28 14	27 12	27 9	28 13	31 2	31 15	31 4	31 14
<i>Fruits and vegetables.—</i>								
Fruits	2 6	1 12	2 4	2 0	3 9	3 1	1 5	1 7
Potatoes	4 15	5 0	3 5	3 10	3 15	4 5	5 1	3 4
Onions	1 4	1 4	0 15	1 1	0 14	0 15	0 13	0 13
Green leaf vegetables ..	2 8	2 11	2 3	2 8	2 4	2 2	2 0	2 3
Other vegetables ..	3 15	5 4	3 7	3 8	4 4	4 0	5 5	5 13
Total ..	15 0	15 15	12 2	12 11	14 14	14 7	14 8	15 5
<i>Condiments and spices.—</i>								
Salt	0 7	0 8	0 8	0 8	0 8	0 8	0 8	0 8
Chillies	0 8	0 7	0 8	0 7	0 8	0 8	0 9	0 8

TABLE 19—contd.
Summary of budgets received from middle class families—contd.

Bihar & Orissa

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	1	2	3	4	5	6	7	8
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Condiments and spices—contd.								
Turmeric	0 3	0 3	0 3	0 3	0 3	0 3	0 3	0 3
Tamarind	0 3	0 2	0 3	0 3	0 9	0 3	0 2	0 1
Mustard	0 2	0 2	0 3	0 3	0 3	0 3	0 2	0 2
Other condiments ..	1 5	1 4	1 1	1 0	1 4	1 5	1 5	1 7
Pickles	0 1	0 1	0 1	0 1	..	..	0 1	0 1
Total	2 13	2 11	2 11	2 9	3 3	2 14	2 14	2 14
Animal food.—								
Goat's meat	3 12	3 8	2 11	2 14	2 14	2 14	3 12	3 11
Other mutton	0 4	0 6	0 7	0 6	0 10	0 14	..	..
Fowl	0 10	0 8	0 4	0 2	0 5	0 3	0 5	0 5
Beef	0 11	0 3	0 4	0 3	0 5	0 3	0 7	0 7
Fish	3 14	4 9	4 10	4 0	5 0	5 14	5 2	5 9
Eggs	0 15	1 3	1 9	1 14	0 13	0 11	0 12	0 12
Total	10 2	10 5	9 13	9 7	9 15	10 11	10 6	10 13
Miscellaneous.—								
Tea	1 10	1 12	1 10	1 12	1 8	1 11	1 8	1 11
Coffee	0 3	0 2	0 3	0 2	0 3	0 2	0 2	0 3
Cocoa	0 1	..	0 1	..	..	..	..	..
Sugar, refined] ..	2 7	2 6	2 4	2 4	2 5	2 9	2 6	2 8
Sugar, raw	0 8	0 2	0 8	0 10	0 11	0 10	0 8	0 7
Gur	1 0	1 0	1 1	1 3	1 1	1 1	1 7	1 8
Sweetmeats	2 2	1 13	1 14	2 0	1 12	1 12	1 10	1 10
Biscuits	0 14	0 11	0 11	0 11	1 0	0 14	0 9	0 10
Canned food	0 5	0 5	0 2	0 3	0 1	0 1	0 2	0 2
Aerated water .. ..	..	..	0 1	..	0 2	0 2	0 1	0 1
Others .. ..	..	..	..	..	..	..	..	..
Food bought and consumed away from home.	0 13	0 12	1 3	1 3	1 9	1 3	0 14	1 1
Total	9 15	9 5	9 10	10 0	10 4	10 1	9 3	9 13
Total: all food ..	93 13	92 11	86 11	90 8	95 1	96 12	96 2	99 5
9. Average monthly expenditure on fuel and lighting.—								
Firewood	3 7	3 2	2 15	2 11	3 8	2 14	2 15	2 12
Charcoal	0 7	0 5	0 5	0 5	0 8	0 6	0 8	0 10
Soft coke	1 13	2 0	1 14	2 1	1 14	2 2	2 6	2 9
Steam coal	0 8	0 7	0 8	0 8	0 6	0 7	0 10	0 8
Kerosene	1 7	1 9	1 5	1 9	1 9	1 9	1 5	1 7
Match box	0 5	0 5	0 4	0 5	0 5	0 5	0 4	0 4
Lamp and chimney ..	0 5	0 4	0 3	0 2	0 4	0 4	0 3	0 3
Electricity (lighting) ..	0 13	0 13	0 10	0 10	0 11	0 9	0 9	0 10
Others	0 1	0 1	0 12	0 13	0 12	0 13	0 14	0 14
Total	9 2	8 14	8 12	9 0	9 13	9 5	9 9	9 13
7. Average monthly expenditure on clothing.—								
Men	12 2	12 2	10 14	9 10	10 7	10 2	9 8	9 14

TABLE 19—*contd.**Summary of budgets received from middle class families—contd.*

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	1	2	3	4	5	6	7	8
<i>Clothing—contd.</i>	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Women	6 13	5 13	6 13	6 14	7 9	7 4	6 10	6 4
Children	4 4	5 0	1 0	1 14	2 9	3 2	3 3	3 10
Total	23 3	22 15	18 11	18 6	20 9	20 8	19 5	19 12
<i>6. Average monthly expenditure on furniture.—</i>								
Total	3 13	4 1	3 12	3 15	4 2	4 11	4 7	4 8
<i>Housing.—</i>								
Total	15 6	14 10	14 9	15 10	16 1	16 4	15 6	17 0
<i>3. Average monthly expenditure on miscellaneous.—</i>								
Servant	7 8	6 13	6 13	7 2	6 5	6 4	6 11	7 3
Washerman	2 14	2 12	2 12	2 12	2 11	2 12	2 11	2 13
Barber	1 1	0 15	1 0	0 15	1 0	0 15	1 1	1 1
Shaving requisites	0 4	0 3	0 2	0 1	0 4	0 4	0 4	0 4
Cobbler	0 9	0 9	0 9	0 8	0 10	0 8	0 5	0 7
Gardening and its upkeep	0	0 5	0 6	0 6	0 12	0 13	1 2	1 5
Sweeper	0 12	0 10	0 11	0 11	0 10	0 10	0 11	0 10
Children's education	13 5	13 11	12 12	13 12	11 1	12 9	13 2	14 1
Religious ceremonies	3 2	3 9	1 12	2 0	1 15	1 12	1 12	1 13
Washing soap	1 0	1 0	0 14	0 15	1 1	0 15	1 1	1 0
Toilet soap	0 11	0 10	0 10	0 11	0 11	0 11	0 12	0 13
Other toilet requisites	0 8	0 10	0 7	0 9	0 5	0 7	0 6	0 6
Tooth brush	0 2	0 1	0 1	0 1	0 2	0 2	0 1	0 1
Tooth powder	0 5	0 5	0 4	0 4	0 4	0 4	0 3	0 4
Newspaper	1 0	0 15	0 15	1 0	0 15	0 15	1 2	1 3
Entertainments	0 15	0 13	0 11	0 12	0 9	0 12	0 14	0 15
Club subscription	0 7	0 6	0 8	0 7	0 7	0 9	0 9	0 10
Postage	0 14	0 13	0 13	0 13	0 15	0 10	0 12	0 14
Medical attendance	3 5	2 13	2 1	2 0	2 4	2 5	2 4	2 10
Medicines	4 6	3 6	3 12	2 14	6 4	4 15	4 5	5 5
Holiday expenses	1 14	2 6	0 15	1 7	1 14	2 10	2 0	1 1
Travelling to and from place of work.	1 4	0 11	0 12	0 14	2 0	2 2	1 3	1 8
Maintenance of own conveyance	0 4	0 4	0 11	1 1	0 13	0 13	1 5	1 5
Cycles—repairs	0 5	0 3	0 6	1 5	0 7	1 9	0 9	0 2
Radio—repairs etc. .. ..	..	..	0 1	..	0 3	0 1	..	0 3
Taxes	3 13	3 8	2 5	2 8	2 7	2 8	1 10	1 13
Provident fund	10 12	9 10	10 4	11 2	11 9	14 4	11 9	12 15
Insurance	8 3	8 12	6 2	7 4	8 14	9 2	10 9	12 3
Remittances to dependants	7 11	7 10	8 1	9 10	7 15	7 4	8 6	8 5
Interest on loan	0 12	0 9	1 5	1 8	0 11	1 0	1 5	1 3
Repayment of loan, if any	3 7	3 10	7 5	7 12	6 11	6 7	8 4	9 5
Marriage presents	0 3	0 5	0 14	1 7	0 12	0 9	..	..
Pansupari	1 9	1 12	1 6	1 7	1 7	1 9	1 9	1 11
Cigarettes, etc.	1 10	1 3	1 8	0 15	1 3	1 1	0 13	0 14

TABLE 19—concd.
Summary of budgets received from middle class families—concd.

	November, 1945.		February, 1946.		May, 1946.		August, 1946.	
	1	2	3	4	5	6	7	8
<i>Miscellaneous—concd.</i>	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Tobacco	0 8	0 9	0 5	0 7	0 9	0 10	0 7	0 3
Flowers .. ..	..	..	..	..	..	..	..	..
Charity	0 12	0 8	0 14	1 1	0 15	0 15	1 2	1 1
Maintenance of milch cattle	0 14	1 2	1 12	2 3	1 6	1 12	1 14	2 3
Other ' miscellaneous ' ..	2 0	2 5	2 3	2 11	1 4	1 10	1 12	1 14
Total ..	89 7	86 1	84 14	94 4	90 1	94 14	94 5	102 1

**CENTRAL PROVINCES & BERAR (INCLUDING CENTRAL
INDIA)**

C. P. & C. I.

C. P. & C. I.

C. P. & C. I. constitute about 5 per cent. of the total sample selected. In all, 248 persons were asked to submit budgets from this area and they submitted 455 effective budgets comprising all-fours and non-fours. A summary table showing the average monthly expenditure by items, based on these budgets is annexed to the Report (*vide* table 19, pages 310-314). The Report is however, based on the analysis of 300 all-four budgets.

In order to test the adequacy of the sample studied, the dispersion in the expenditure data has been worked out and is given below :—

	When the whole sample is considered.			When the sample is divided at random into two equal parts.					
				First part.			Second part		
	M	S	V	M ₁	S ₁	V ₁	M ₂	S ₂	V ₂
	Rs.	Rs.	%	Rs.	Rs.	%	Rs.	Rs.	%
Total expenditure	229.4	117.1	51.5	227.4	124.1	54.6	231.4	109.2	47.2
Total food expenditure	85.6	38.0	44.4	87.6	36.5	41.7	83.6	39.5	47.2
Miscellaneous	91.9	55.8	60.7	87.1	60.4	68.7	96.7	50.2	51.9

DISTRIBUTION OF BUDGETS BY INCOME AND EXPENDITURE CLASSES.

The percentage distribution of families by expenditure groups is shown below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 above
5.3	12.0	13.3	6.7	10.7	9.3	6.7	12.0	4.0	20.0

About 31 per cent. of the families spend less than Rs. 150 per month, about 17 per cent. between Rs. 150 and 200, 16 per cent. between Rs. 200 and 250, 16 per cent. between Rs. 250 and 300 and 20 per cent. Rs. 300 or more. The quartile values of the expenditure are :—

First quartile =Rs. 139.5.
Median =Rs. 205.4.
Third quartile =Rs. 272.9.

This means that 50 per cent. of the families spend in round numbers Rs. 205 or less, the upper 25 per cent. of the families have a monthly expenditure of about Rs. 273 or more and the lower 25 per cent. an expenditure of Rs. 139 or less. The central 50 per cent. incur an expenditure of between Rs. 139 and Rs. 273

The quartile values of the income are :

First quartile =Rs. 107.2.
Median =Rs. 143.4.
Third quartile =Rs. 229.8.

The percentage distribution of families by income groups is shown below :—

Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 above.
20.0	17.3	17.3	12.0	1.3	5.4	9.3	2.7	2.7	12.0

About 55 per cent. of the families earn less than Rs. 150, 13 per cent. between Rs. 150 and Rs. 200, 15 per cent. between Rs. 200 and 250, 5 per cent. between 250 to Rs. 300, and about 12 per cent. Rs. 300. and more

It is found that 32 per cent. of the families lie in the same expenditure and income classes, 64 per cent. in expenditure classes above, and 4 per cent. in expenditure classes below the corresponding income groups. (Table 1, page 302).

COMPOSITION OF THE FAMILY.

It will be seen from table (2) at page 302 that out of 75 families 68 per cent. are natural families and 3 per cent. joint families.

The average number of persons living in the family is 6.5 ; 1.7 being males and 1.8 being females 1.6 being boys and 1.4 girls. The average number of persons living away from family is 0.4 ; 0.20 being males and 0.20 females. The size of the family inclusive of dependants living away from family is—6.4 (Table 3, page 302). It will also be seen from table 3 that the number of persons per family increase continuously from 6.8 persons in the second income group to 8.0 in the highest income group. Average strength of family in the first income group is 6.2.

Average number of earners per family is 1.1, including the head of the family. Average number of non earners including those living away from family is 5.8 i.e., about 16 per cent. of the family members are earner

and 84 per cent. non-earners of whom about 44 per cent. are boys and girls and about 30 per cent. are women. (Table 4, page 303). The number of earners varies from 1·0 in the lowest income group to 1·55 in the highest. There is only one female earner in the highest group. The number of dependants per earner is almost constant at 6 in the first four income groups. The pressure of dependants is the maximum (7·2) in the fifth income group and minimum (5·2) in the last. It will be seen from the table that the earner of an average family has to maintain 5—7 persons or 4—5 equivalent adult males. The dependants per earner in the average family vary from 4·5 consumption units in the lowest group to 3·9 in the highest. The proportionate excess of expenditure over income of the family declines as one goes up the income groups, while the number of earners alternately decreases and increases as between the lowest and the highest income groups (Table 10, page 305).

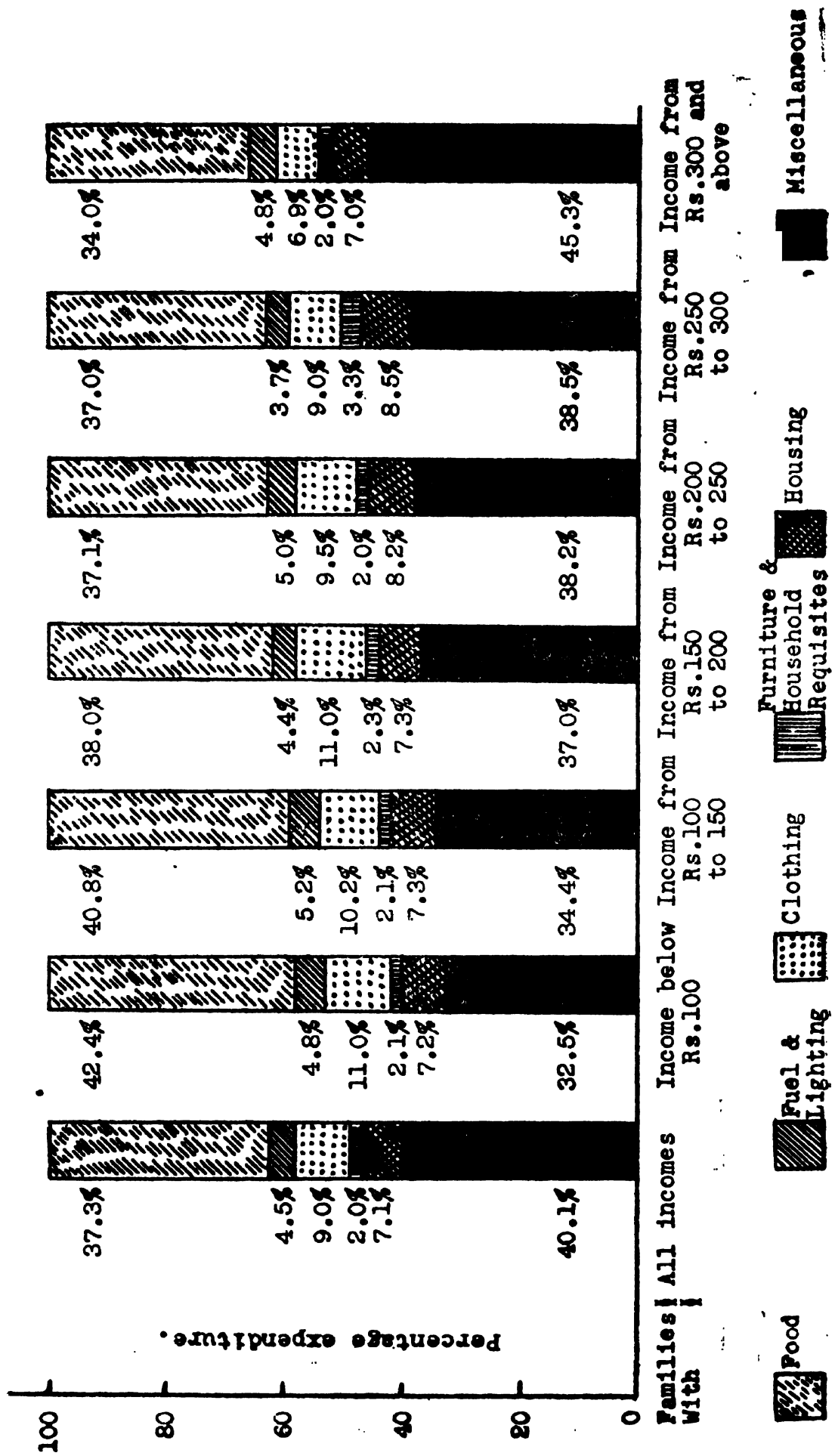
MODAL SIZE OF FAMILY.

About 26·7 per cent. of the families consist of 6 to 7 persons or 4 to 5 consumption units. They constitute the modal group, the modal value being 4·5 c. u.'s. It is very closely followed by the median value of 4·7 c. u.'s. (Table 7, page 304).

MONTHLY INCOME AND EXPENDITURE.

The average income of the head of the family from pay and allowances is Rs. 164-1 per month and from other sources is Rs. 18-8 per month. The average earnings of other members of the family work out to Rs. 7-12 per month. The total income of the family aggregates Rs. 190-5 per month. The greatest single source is the earning of the head of the family accounting for 96 per cent. The contribution of the other members of the family towards earnings is very small being only about 4 per cent. As between the income groups, pay and allowances of the head of the family vary between 79 and 96 per cent. of the family income. The monthly income per family varies from Rs. 83-10 to Rs. 508-11, while the monthly expenditure per family shows a variation from Rs. 121-15 to Rs. 457-14. The monthly income per capita in the various income groups varies from Rs. 13-8 to Rs. 63-9 while the monthly expenditure per capita varies from Rs. 19-10 to Rs. 57-4. The average monthly income per c. u. is Rs. 38-1 and the average monthly expenditure per c. u. is Rs. 45-14. Among the income groups the deficit per family per month varies from Rs. 45-14 in the second income group to Rs. 18-6 in the highest but one income group. In the highest income group there is surplus of Rs. 50-13 per family per month (Tables 8 and 9, page 304).

DISTRIBUTION OF EXPENDITURE BY INCOME-GROUP



MONTHLY EXPENDITURE

CHART
Expenditure by sub groups.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 and above	All
	Rs. As. 51 11 (42·4%)	Rs. As. 69 1 (40·8%)	Rs. As. 78 12 (38·0%)	Rs. As. 96 1 (37·1%)	Rs. As. 106 3 (37·0%)	Rs. As. 155 15 (34·0%)	Rs. As. 85 9 (37·3%)
Food	5 13 (4·8%)	8 13 (5·2%)	9 1 (4·4%)	12 3 (5·0%)	10 11 (3·7%)	22 0 (4·8%)	10 7 (4·5%)
Fuel and lighting	13 7 (11·0%)	17 4 (10·2%)	22 13 (11·0%)	24 12 (9·5%)	25 2 (9·6%)	31 7 (6·9%)	20 7 (9·0)
Clothing	2 10 (2·1%)	3 8 (2·1%)	4 12 (2·3%)	5 0 (2·0%)	9 10 (3·3%)	9 1 (2·0%)	4 11 (2·0%)
Furniture and household requisites	8 13 (7·2%)	12 6 (7·3%)	15 1 (7·3%)	21 5 (8·2%)	24 8 (8·5%)	31 15 (7·0%)	16 5 (7·1%)
Housing	39 9 (32·5%)	58 3 (34·4%)	76 15 (37·0%)	98 13 (38·2%)	110 6 (38·5%)	207 8 (45·3%)	91 15 (40·1%)
Miscellaneous	121 15	169 3	207 6	258 12	286 8	457 14	229 6
Total ..							

Note :— Figures in brackets show percentages.

Expenditure on food is 37 per cent. of the total family expenditure and that on miscellaneous items is 40 per cent. As between the lowest and the highest income groups the expenditure on food falls from 42 per cent. to 34 per cent. and that on fuel and lighting remains more or less steady at about 4 per cent. Expenditure on clothing is 11 per cent. in the first group and then declines gradually to 7 per cent. in the highest group. Expenditure on housing also fluctuates between 7 per cent. and 8·5 per cent. Percentage expenditure on miscellaneous group increases with income from 32·5 to 45. Expenditure on furniture and household requisites remains steady at 2 per cent. in all income groups except the fifth in which it is 3·3 per cent.

SURPLUS AND DEFICIT BUDGETS

Budgets have been classified into surplus and deficit ones and it will be seen that 15 per cent. of the budgets show surplus, the rest show deficit.

Income groups	Total budgets	Surplus budgets (2)	Deficit budgets (3)	Percentage of (2) to (1)	Percentage of (3) to (1)
Below Rs. 100	60	..	60	..	100
Rs. 100 to 150	104	..	104	..	100
Rs. 150 to 200	40	4	36	10	90
Rs. 200 to 250	44	20	24	27·3	72·7
Rs. 250 to 300	16	4	12	25	75
Rs. 300 and above	36	16	20	33·3	66·7
All groups ..	300	44	256	15	85

NON-REGULAR EXPENDITURE.

Only six families reported expenditure of non-regular nature. One family in the lowest income group had to spend Rs. 600 on the occasion of a thread ceremony. In the next income group a family undertook house-building and spent Rs. 760 for the purpose. In the following group one family had to incur an expenditure of Rs. 200 on marriage. In the income group Rs. 200—250 there was a purchase of a cycle for Rs. 80 in one family, while in another a funeral took place costing Rs. 70 only. One family, in the income group Rs. 250—300, spent Rs. 125 for a religious ceremony, Rs. 47 for medicine and Rs. 51 for travelling.

EXPENDITURE ON FOOD
Food expenditure—percentages.

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Cereals	24·4	24·2	21·2	23·0	19·3	18·0	21·8
Pulses	7·2	9·0	8·1	7·2	4·7	6·4	7·6
Milk and fats	33·6	36·3	40·3	39·8	43·4	26	36·7
Fruits and vegetables	13·4	12·6	11·1	11·0	10·6	14·7	13·6
Condiments	5·2	5·0	4·6	4·4	4·0	3·4	5·5
Animal food	6·6	2·5	4·6	2·7	5·9	6·8	4·2
Miscellaneous	9·6	10·4	10·1	11·9	12·1	14·3	11·2
Total ..	100	100	100	100	100	100	100

From the table on the prepage it is seen that the proportion of expenditure given to cereals is about 21 per cent. of the total of food expenditure. Wheat alone accounts for 12 per cent. Milk and fats account for about 37 per cent. of the food expenditure. Percentages of expenditure on other items are 14 per cent. for 'fruits and vegetables', 4 per cent. for "animal food," 11 per cent. for miscellaneous food articles 7 per cent. for pulses and 5 per cent. for condiments and spices. As between the lowest and highest income groups the expenditure on cereals varies from 24 per cent. to 18 per cent. and on condiment and spices from 5 per cent. to 3 per cent. Expenditure on pulses varies between 4.7 and 9.0 per cent among the income groups. As compared to other items in the food group, the expenditure on milk and fats, is the highest in all groups varying from 34 per cent. in the first group to 37 per cent. in the last

The table below shows food expenditure by income groups. The average expenditure per family of food is Rs. 85.9 per family.

Monthly expenditure on food—by income groups.

		Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 300 to	Rs. 300 & above	A 1
		Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. A
Cereals	.. .. .	12 11	16 11	16 12	21 13	20 7	27 14	18 1
Pulses	.. .. .	3 11	6 1	6 7	6 15	5 0	9 14	6 1
Milk and fats	.. .. .	17 6	25 1	31 11	38 4	46 1	56 13	31 1
Fruits and vegetables	.. .. .	6 13	8 11	8 12	10 8	11 4	12 15	11 1
Condiments	.. .. .	2 11	3 7	3 10	4 2	4 5	5 4	4 1
Animal food	.. .. .	3 7	1 12	3 10	2 8	6 5	10 10	3 1
Miscellaneous	.. .. .	5 0	7 6	7 14	11 15	12 13	22 9	9 1
Total	..	51 11	69 1	78 12	96 1	106 3	155 15	85 1

Expenditure on food per c. u.

	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.	Rs. AS.
Food expenditure (excluding outside meals)	51 7	69 1	78 10	94 11	106 3	154 1	85 1
Food expenditure per consumption unit	11 8	15 5	15 2	18 2	20 0	25 2	17 1

It may be noted that the food expenditure per c.u. shows little variation between the second and the third income groups and that the figures for the fourth and the fifth income groups are also not very different and the figure for the sixth income group shows an appreciable increase over the figures in lower income groups. The average monthly expenditure on food per c. u. is Rs. 17.2.

Comparison of food expenditure in income groups 1 and 6 is shown below:—

	Average for income group 6 divided by average for income group 1.
Cereals	2.2
Pulses	2.7
Milk and fats	3.3
Fruits and vegetables	3.4
Condiments and spices	2.0
Animal food	3.1
Miscellaneous (tea, sugar, sweets etc.)	4.5
Total food	3.0
Number of persons in families	1.3

DIETARY HABITS.

Wheat is the staple article of food, next being rice. The percentage expenditures on wheat and wheat products from the lowest to the highest income groups are 18, 14.0, 11.0, 11.9, 8.0 and 10.0 respectively of the total food expenditure while those on rice are 10, 9, 10, 11, 10 and 7 respectively. The average consumption of wheat and wheat products is 39½ seers per family of 6.5 persons or 5.0 adult male equivalents and that of rice 23 seers only. The percentage expenditure on milk varies between 12 and 22 while that on ghee varies between 9 and 14. The maximum expenditure of 22 per cent. and 14 per cent. on milk and ghee respectively, occurs in the income group Rs. 250—300. Expenditure on milk and ghee in the highest income group decreases to only 17 per cent. and 8 per cent. respectively of the total food expenditure but it may be noted that this class, in comparison with others, spends more on butter and vanaspathi than of ghee. The average consumption of milk and ghee is 36.4 and 2.0 seers respectively per family.

The percentage expenditure on fruits varies between 1.4 and 4.3, that on vegetables between 7 and 12. It may be noted that the expenditure on fruits increases as we go up the income groups but that on vegetables declines from 12 per cent. in the lowest income group to 7 per cent. in the income group Rs. 250—300, to rise to 10 per cent. in the last. The average monthly consumption of potato and onion per family is 4.6 and 3.6 seers respectively. In the 'animal food' group goat's meat is the major item of expenditure as well as consumption. Out of about 4 per cent. spent on animal food, more than 2 per cent. is accounted for by goat's meat alone. Percentage expenditure on tea, sugar and gur and raw sugar is given below :—

	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
Tea	2.4	1.8	1.2	2.4	1.4	1.6	1.7
Sugar, refined .. .	3.9	3.2	3.7	3.0	4.5	2.1	3.1
Sugar, raw and gur .. .	1.8	2.5	1.9	1.7	1.7	2.7	2.0

The monthly consumptions of tea, sugar, gur and raw sugar are 1.2 lbs. and 5.3 seers and 4.8 seers respectively per family.

ESTIMATE OF MONEY VALUE OF MONTHLY CONCESSION.

The following table gives in details the money value of monthly concessions enjoyed by the Central Government employees in this area :—

Items	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 & above		Average all group.	
	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.	Rs.	As.
Cereals	8	3	6	6	0	10	4	12	5	11	1	8	5	15
Pulses	0	5	2	8	2	0	..	..	1	3	..	..	1	4
Ghee (including butter) .. .	0	9	0	12	0	11	1	7	..	..	..	..	0	11
Mustard oil etc. (including vana-spasi) .. .	0	13	1	0	0	8	0	9	..	..	1	4	0	15
Potatoes .. .. .	..	..	..	..	..	..	0	10	0	9	..	..	0	4
Onion	0	14	0	1	0	11	0	11	0	7	0	10	0	11
Tea	0	7	0	7	0	12	0	4	0	4	0	1	0	6
Sugar .. .. .	..	..	0	10	..	..	..	..	..	..	..	..	..	..
Total	11	3	12	4	11	4	8	5	8	2	3	7	10	2

The amount of concessions declines except for an initial rise in the second income group to Rs. 3-7 in the last. The major portion of benefit in each income group was received from cereals, followed next by pulses. The average monthly benefit comes to Rs. 10-2, of which Rs. 5-15 is accounted for by cereals, Rs. 1-4 by pulses, Re. 0-15 by vegetable oils, Re. 0-11 each by ghee and onion respectively. Average family income therefore rises up from Rs. 190-5 to Rs. 200-7 and expenditure from Rs. 229-6 to Rs. 239-8. Expenditure on food articles has thus advanced by Rs. 10-2 to Rs. 95-11 and is 40.0 per cent. of the enhanced expenditure.

FUEL AND LIGHTING.

Firewood, charcoal, and kerosene, match box and electricity together account for a little over 89 per cent. of the total expenditure on fuel and lighting. Fire wood and charcoal together alone account for more than 66 per cent.

The average expenditure per family is Rs. 10-7 or Rs. 2-1 per consumption unit.

CLOTHING.

This group includes also shoes and umbrella. The estimated expenditure and the average actual monthly expenditure on clothing on the basis of four quarterly returns are shown in the table below for the purpose of comparison.

	Below Rs. 100		Rs. 100 to 150		Rs. 150 to 200		Rs. 200 to 250		Rs. 250 to 300		Rs. 300 & above		All	
	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.	Es.	Ac.
	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Men's clothing	6	0	7	11	8	14	8	5	9	8	10	0	9	11
Women's clothing	4	6	5	14	6	0	8	4	8	8	9	0	8	0
Children's clothing	2	8	2	8	3	9	5	9	4	3	6	12	5	0
Total	13	7	14	6	17	4	22	13	21	12	24	12	26	2

The estimated monthly expenditure on clothing is Rs. 20-7 per family or Rs. 4-1 per consumption unit. The estimated monthly expenditure on clothing per man is Rs. 4-11, per woman is Rs. 4-7 and per child is Rs. 1-9.

FURNITURE AND HOUSEHOLD REQUISITES.

					Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All
					Rs. AS. 2 10	Rs. AS. 3 8	Rs. AS. 4 12	Rs. AS. 5 0	Rs. AS. 9 10	Rs. AS. 9 1	Rs. AS. 4 11
Estimated expenditure	..	..	..	..			
Actual expenditure	..	..	..	..	1 4	3 7	2 13	4 9	9 0	12 3	4 7

The estimated monthly expenditure is Rs. 4-11 per family or Re. 0-15 per consumption unit, which is slightly higher than the actual expenditure as shown above.

HOUSING.

Sixtysix per cent. of the families pay rents. The remaining 34 per cent. either live in self-owned houses or free houses*. Taking into account only those families who pay rents, it is found that 8 per cent. of the families pay rents below Rs. 5, 38 per cent. between Rs. 5 and Rs. 10, 22 per cent. between Rs. 10 and Rs. 15, 14 per cent. pay rent between Rs. 15 and 20 and 18 per cent. pay Rs. 20 and above. (Table 12, page 305). It is found that the modal rent group is Rs. 5 to 10 in which about 38 per cent. of the families lie. 50 families have given information regarding their residential accommodation. On the whole, 40 per cent. of the families containing on an average 6·3 persons each live in two-roomed houses, 22 per cent. with an average size of 5·4 in three-roomed, 24 per cent. with an average size of 7·5 persons in four-roomed houses and 14 per cent. with an average size of 6·6 persons in houses of five or more rooms (Table 13, page 306).

The actual picture of over-crowding is presented more clearly in the table (14) at page 306 giving the distribution of families by number of persons and number of rooms. 54 per cent. of families are such as have 1 to 2 persons per room, 36 per cent. have 2 to 3 persons per room and 10 per cent. have 3 to 4 persons per room. A better in-sight into the degree of over-crowding is given by the distribution of families by number of persons per room given in the table below :—

Distribution of families by number of persons per room.

Number of persons per room	1—2	2—3	3—4	Total
Number of families	27	18	5	50
Percentage of families	54	36	10	100

It shows that about 54 per cent. of the families have on an average between one and two persons to a room.

Distribution of families by number of adult male equivalents per room is given below :—

Number of equivalent adult males per room	1 -2	2-3	Total
Number of families	46	4	50
Percentage of families	92	8	100

The percentage of families with 1 and 2 equivalent adult males to a room is found to be about 92.

EXPENDITURE ON ' MISCELLANEOUS '.

The average expenditure under this group is Rs. 91-15 or 40 per cent. The monthly expenditure varies from Rs. 39-9 in the lowest income group to Rs. 207-8 in the highest. (Table 17, pages 307-309).

Services.—The most important item of expenditure amongst services is the wages of domestic servants, which varies from Rs. 1-12 per month to Rs. 19-9 as between the lowest and highest income groups. The total monthly expenditure on services varies from Rs. 6-2 to Rs. 34-7. The average monthly expenditure per family is Rs. 11-11 or 13 per cent. of the total expenditure of this group.

* 2 per cent. have mentioned that they are in occupation of self-owned houses, 4 per cent. have stated that they are in occupation of free houses, while others have given no information regarding the nature of occupancy.

Children's education.—The monthly expenditure varies from Rs. 3-10 to Rs. 28-12 per family. The average monthly expenditure per family is Rs. 12-3 i.e., about 13 per cent. of the total miscellaneous expenditure. In the lowest income group the expenditure is very insignificant. The average monthly expenditure on this item per spending family is about Rs. 15-5.

Religious ceremonies.—The average monthly expenditure is Rs. 2-5 or about 2 per cent. ; considering only those families who spend on this item, the average expenditure per month comes to Rs. 3-2.

Toilet requisites and other necessities.—The average expenditure on toilet requisites is Rs. 1-4 or 1 per cent. As between the lowest and highest income groups the monthly expenditure varies from Re. 0-11 to Rs. 4-12. Other necessities such as washing soap, tooth brush, tooth powder or paste account for the expenditure ranging from Rs. 1-3 to Rs. 3-9. The average monthly expenditure on them is Rs. 1-14 per family or Re. 0-6 per consumption unit.

Newspaper and entertainments.—The monthly expenditure on newspaper varies from Re. 0-5 to Rs. 2-11 per family while that on entertainments from Re. 0-6 to Rs. 3-4. The average monthly expenditure on both is Rs. 2-0 per family or Re. 0-6 per consumption unit.

Club subscription.—The monthly expenditure on this item ranges from Re. 0-8 to Rs. 2-1 ; the average monthly expenditure per family is Re. 0-12.

Postage.—The monthly expenditure on postage varies from Re. 0-6 to Rs. 1-6 per family. The average monthly is Re. 0-14 only.

Medical charges.—The monthly expenditure on this item varies from Rs. 5-1 to Rs. 8-14 per family ; average monthly expenditure is Rs. 6-10 or Rs. 1-5 per consumption unit.

** Holiday expenses.*—The average monthly expenditure is Rs. 1-15 per family or about 2 per cent. Monthly expenditure varies from Re. 0-1 to Rs. 1-11.

Travelling.—It ranges from Re. 0-1 to Rs. 1-15 per family per month. The average monthly expenditure is Rs. 1-1 per family or about 1 per cent.

Maintenance of own conveyance.—The average monthly expenditure is only Rs. 2-10 per family or about 2·8 per cent. Monthly expenditure varies from Re. 0-1 to Rs. 2-0 only.

Taxes.—The monthly payment of taxes per family is only Re. 0-1 in the income group Rs. 150—200 while in the highest income group it is Rs. 15-7. The monthly average for all families is Rs. 2-7 or about 3 per cent.

Provident fund and insurance.—The average monthly expenditure (or rather savings) on this account amounts to Rs. 18-8 per family or 20 per cent of the expenditure on miscellaneous. The amount of Provident Fund contribution increases from Rs. 4-14 in the lowest income group to Rs. 28-5 in the highest. The insurance premium increases from Rs. 1-4 in the lowest income group to Rs. 17-15 in the highest.

Remittances.—The average monthly remittance comes to about Rs. 5-4 or 6 per cent. 31 per cent. of the families reported expenditure on remittances. The monthly remittance per remitting family is Rs. 16-13.

Pansupari.—About 73 per cent. of the families reported expenditure on this item. The average monthly expenditure comes to Rs. 1-13 for all families and varies from Rs. 1-2 to about Rs. 2-15. Taking only the expending families the average monthly expenditure comes to Rs. 2-7.

Cigarettes and tobacco.—About 50 per cent. of the families have shown expenses on cigarettes and tobacco. The monthly expenditure on cigarettes per spending family is Rs. 1-11 and on tobacco Rs. 1-0. The average monthly expenditure on cigarettes and tobacco is Rs. 1-5 or 1·5 per cent. for all families and varies between Re. 0-7 and Rs. 4-3.

Debt disbursement.—About 63 per cent. of the families have shown payments on account of debt. The average monthly payment per family towards debt disbursements is Rs. 14-0 only, which is about 7·4 per cent. of the average monthly income of the family. Taking only the indebted families the average monthly payment towards debt disbursements per family is Rs. 22-0 only which is about 11·6 per cent. of the average monthly income. It will be seen that percentage of families in debt increases from 60 per cent. in the first group to 72 per cent. in the fourth group. Thereafter it falls to 50 per cent. in the last but one group—to fall further to 44 per cent. in the last group. The ratio of debt disbursements to monthly income is the highest in the third income group and the lowest in the income group Rs. 300 and above (Table 11—page 305).

TABLE 1.
Distribution of budgets by income and expenditure classes.
Expenditure groups.

C. P. & C. I.

Income groups.				Below Rs. 100	Rs. 100 to 125	Rs. 125 to 150	Rs. 150 to 175	Rs. 175 to 200	Rs. 200 to 225	Rs. 225 to 250	Rs. 250 to 275	Rs. 275 to 300	Rs. 300 & above	Total
Below Rs. 100	..	..	..	16	20	16	4	..	4	..	..	..	..	60
Rs. 100 to 125	..	..	..	..	16	16	..	12	..	..	4	..	4	52
Rs. 125 to 150	..	..	..	..	..	8	8	16	12	..	4	4	..	52
Rs. 150 to 175	..	..	..	..	..	..	8	..	8	4	16	..	..	36
Rs. 175 to 200	..	..	..	..	..	..	..	..	..	..	..	4	..	4
Rs. 200 to 225	..	..	..	..	..	..	..	4	..	4	4	..	4	16
Rs. 225 to 250	..	..	..	..	..	..	..	..	4	8	4	4	8	28
Rs. 250 to 275	..	..	..	..	..	..	..	..	..	..	4	..	4	8
Rs. 275 to 300	..	..	..	..	..	..	..	..	..	4	..	..	4	8
Rs. 300 and above	..	..	..	..	..	..	..	..	..	..	..	..	36	36
All groups				16	36	40	20	32	28	20	36	12	60	300

TABLE 2.
Percentage of natural families and joint households by income groups.

Income groups				Number of		Percentage	
				Families	Budgets	Natural families	Joint households
Below Rs. 100	..	..	..	15	60	93	7
Rs. 100 to 150	..	..	..	26	104	69	31
Rs. 150 to 200	..	..	..	10	40	40	60
Rs. 200 to 250	..	..	..	11	44	64	35
Rs. 250 to 300	..	..	..	4	16	50	50
Rs. 300 and above	..	..	..	9	36	67	33
All groups				75	300	68	32

TABLE 3.
Average size and composition of family.

Income groups					Number of		Average number of persons.						Average size of family in c.u.
					Families	Budgets	Total.	Adults		Children			
								Male	Female	Male	Female		
Below Rs. 100	..	..	..	..	15	60	6.2	1.4	1.3	1.9	1.6	4
Rs. 100 to 150	..	..	..	..	26	104	5.8	1.7	1.5	1.5	1.1	4
Rs. 150 to 200	..	..	..	..	10	40	6.7	1.4	2.0	2.2	1.1	5
Rs. 200 to 250	..	..	..	..	11	44	6.8	2.1	1.9	1.3	1.5	5
Rs. 250 to 300	..	..	..	..	4	16	7.0	1.6	2.0	1.4	2.0	5
Rs. 300 and above	..	..	..	..	9	36	8.0	2.2	2.5	1.2	2.1	6
All groups					75	300	6.5	1.7	1.8	1.6	1.4	5	

TABLE 4.

Average number of earners per family.

Income groups	Total		Average number of earners		Average earners.
	Families	Budgets	Male	Females	
Below Rs. 100	15	60	1.00	..	1.00
Rs. 100 to 150	26	104	1.00	..	1.00
Rs. 150 to 200	10	40	1.10	..	1.10
Rs. 200 to 250	11	44	1.10	..	1.10
Rs. 250 to 300	4	16	1.00	..	1.00
Rs. 300 and above	9	36	1.44	..11	1.55
All groups ..	75	300	1.08	..01	1.09

TABLE 5.

Economic pressure : number of persons and number of consumption units per earner.

Income groups	Number of		Average size of family.		Average number of earners per family.	Average number per family earner.	
	Families	Budgets	Persons	C. u.'s		Persons	C.u's.
Below Rs. 100	15	60	6.2	4.5	1.00	6.2	4.5
Rs. 100 to 150	26	104	5.8	4.5	1.00	5.8	4.5
Rs. 150 to 200	10	40	6.7	5.2	1.10	6.1	4.7
Rs. 200 to 250	11	44	6.8	5.3	1.10	6.2	4.8
Rs. 250 to 300	4	16	7.0	5.3	1.00	7.2	5.3
Rs. 300 and above	9	36	8.0	6.2	1.55	5.0	3.9
Total: all groups ..	75	300	6.5	5.0	1.09	6.0	4.6

TABLE 6.

Percentage distribution of families according to number of persons.

Income groups	Number of persons						
	2—3	3—4	4—5	5—6	6—7	7—8	8 & above
Below Rs. 100	6.8	13.3	20.0	20.0	13.3	13.3	13.3
Rs. 100 to 150	19.2	7.7	15.4	15.4	15.4	..	26.9
Rs. 150 to 200 .. .. .	..	10.0	30.0	20.0	..	..	40.0
Rs. 200 to 250	9.0	..	36.4	18.2	..	..	36.4
Rs. 250 to 300 .. .. .	..	..	..	25.0	25.0	25.0	25.0
Rs. 300 and above .. .. .	..	11.2	..	22.2	..	..	66.6

TABLE 7.

Percentage distribution of families according to consumption units by income groups.

Income groups						Consumption units						
						2-3	3-4	4-5	5-6	6-7	7-8	8 & above
Below Rs. 100	..	..	..	..	..	6.7	40.0	20.0	13.3	13.3	..	6.7
Rs. 100 to 150	..	..	..	..	..	19.3	11.5	30.8	15.4	15.4	3.8	3.8
Rs. 150 to 200	..	..	..	..	..	10.0	40.0	10.0	10.0	..	20.0	10.0
Rs. 200 to 250	..	..	..	..	..	9.1	18.2	36.3	..	9.1	9.1	18.2
Rs. 250 to 300	..	..	..	..	..	..	..	50.0	25.0	25.0	..	..
Rs. 300 and above	..	..	..	..	..	..	11.1	22.2	11.1	33.4	11.1	11.1
All	..	..	..	..	..	10.7	21.3	26.7	12.0	14.7	6.7	7.9

TABLE 8.

Average monthly income and expenditure by income groups.

Income groups						Average size of family in c. u.'s.		Monthly income per family.	Regular monthly expenditure		Income per C.u.	Deficit per	
						Persons	C. u.'s.		Per family	Per c.u.		C. u.	Family
Below Rs. 100	..	..	..	..	..	6.2	4.5	Rs. As. 83 10	Rs. As. 121 15	Rs. As. 27 1	Rs. As. 18 9	Rs. As. 8 8	Rs. As. 38 5
Rs. 100 to 150	..	..	..	..	..	5.8	4.5	123 5	169 3	37 9	27 0	10 3	45 14
Rs. 150 to 200	..	..	..	..	..	6.7	5.2	164 15	207 6	39 14	31 11	8 3	42 7
Rs. 200 to 250	..	..	..	..	..	6.8	5.3	227 4	258 12	48 13	42 15	5 14	31 8
Rs. 250 to 300	..	..	..	..	..	7.2	5.3	268 2	286 8	54 1	50 9	3 8	18 6
Rs. 300 and above	..	..	..	..	..	8.0	6.2	508 11	457 14	73 14	82 1	8 3 (Surplus)	50 13 (Surplus)
All groups	..	..	..	..	..	6.5	5.0	190 5	229 6	45 14	38 1	7 13	39 1

TABLE 9.

Pattern of aggregate monthly income by sources per specified income group.

Income groups.						Percentage of family	Total monthly income	Income of the head of the family from pay and allowances.	Income from other earners in the family	Income from other sources.
							Rs. As.	Rs. As.	Rs. As.	Rs. As.
Below Rs. 100	..	..	..	..	..	21.1	83 10	79 10	..	4 0
Rs. 100 to 150	..	..	..	..	..	36.6	123 5	120 7	..	2 14
Rs. 150 to 200	..	..	..	..	..	14.1	164 15	144 5	6 8	14 2
Rs. 200 to 250	..	..	..	..	..	15.5	227 4	196 9	25 10	5 1
Rs. 250 to 300	..	..	..	..	..	5.0	268 2	210 11	13 10	43 13
Rs. 300 and above	..	..	..	..	..	12.0	508 11	391 7	20 0	97 4
Total: all groups.	..	..	..	..	..	100	190 5	164 1	7 12	18 8

TABLE 10.

Expenditure in relation to income.

	Income groups						
	Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	All groups.
Total expenditure per month (Rs.—As.)	121 15	169 3	207 6	258 12	286 8	457 14	229 6
Monthly income (Rs.—As.)	83 10	123 5	164 15	227 4	268 2	508 11	190 5
Total expenditure per month divided by monthly income ..	1.5	1.4	1.3	1.1	1.1	0.9	1.21
Number of salary-earners per family	1.13	1.00	1.20	1.1	1.0	1.6	1.09

TABLE 11.

Analysis of indebtedness.

Income groups	No. studied.		No. of families in debt	Percentage of 3 to 2	Average indebtedness per family		Average monthly income	Ratio of indebtedness to monthly income for	
	Families	Budgets			Families in debt	All families.		Families in debt	All families.
1	2	3	4	5	6	7	8	9	10
					Rs. as.	Rs. as.	Rs. as.	%	%
below Rs. 100	15	60	9	60.0	10 1	6 1	83 10	12.1	7.3
Rs. 100 to 150	26	104	17	65.4	16 12	10 14	123 5	13.5	8.8
Rs. 150 to 200	10	40	7	70.0	22 0	15 7	164 15	13.4	9.3
Rs. 200 to 250	11	44	8	72.7	28 2	20 7	227 4	12.5	9.0
Rs. 250 to 300	4	16	2	50.0	30 10	15 5	268 2	11.6	5.7
Rs. 300 and above	9	36	4	44.4	54 4	24 2	508 11	10.6	4.8
All groups ..	75	300	47	62.7	22 0	14 0	190 5	11.6	7.4

TABLE 12.

Frequency distribution of families paying rent.

Income groups	Be- low Rs. 5	Rs. 5 to 10	Rs. 10 to 15	Rs. 15 to 20	Rs. 20 to 25	Rs. 25 and above	Total no. of families paying rent	Percent- age of all families in the income group.
Up to Rs. 100	2	4	1	1	..	..	8	53.3
Rs. 100 to 150	1	11	5	4	1	..	22	84.6
Rs. 150 to 200 .. ..	..	3	3	1	2	..	9	90.0
Rs. 200 to 250	1	1	2	1	1	..	6	54.5
Rs. 250 to 300 .. ..	..	..	..	..	..	..	..	..
Rs. 300 and above .. ..	..	..	..	..	..	5	5	55.5
Total ..	4	19	11	7	4	5	50	68.6

TABLE 13.
Frequency distribution of families by number of rooms and income groups.

Income groups						Number of families having the undermentioned number of rooms					
						Two	Three	Four	Five	Six and above	Total
Below Rs. 100	..	..	..	..	..	10	..	1	..	..	11
Rs. 100 to 150	..	..	..	..	..	7	3	7	1	1	19
Rs. 150 to 200	..	..	..	..	..	3	2	..	1	1	7
Rs. 200 to 250	..	..	..	..	..	..	5	1	..	1	7
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	..	..
Rs. 300 and above	..	..	..	..	..	..	1	3	2	..	6
Total						20	11	12	4	3	50

TABLE 14.
Frequency distribution of families by number of persons and number of rooms.

Number of persons						Number of families having rooms				Total	Average no. of rooms per family	Average no. of persons per room
						Two	Three	Four	Five & above			
Two	..	..	..	..	..	..	1	..	..	1	3.0	0.7
Three	..	..	..	..	..	1	2	..	..	3	2.7	1.1
Four	..	..	..	..	..	2	1	..	1	4	3.0	1.2
Five	..	..	..	..	..	6	4	3	1	14	3.0	1.7
Six	..	..	..	..	..	2	..	1	2	5	3.6	1.7
Seven	..	..	..	..	..	5	..	..	1	6	2.6	2.8
Eight	..	..	..	..	..	1	1	4	1	7	3.7	2.1
Nine	..	..	..	..	..	1	1	3	..	5	3.4	2.6
Ten and above	..	..	..	..	..	2	1	1	1	5	3.2	3.3
Total						20	11	12	7	50	3.1	2.0

TABLE 15.
Frequency distribution of families by number of consumption units and number of rooms.

Number of consumption units						Number of families having rooms				Total	Average no. of rooms per family	Average no. of consumption units per room
						Two	Three	Four	Five & above			
Two	..	..	..	..	..	1	2	..	..	3	2.7	.8
Three	..	..	..	..	..	2	2	..	1	5	3.0	1.0
Four	..	..	..	..	..	8	4	2	3	17	3.0	1.3
Five	..	..	..	..	..	5	..	2	1	8	2.9	1.7
Six	..	..	..	..	..	2	1	5	1	9	3.6	1.7
Seven	..	..	..	..	..	..	2	1	1	4	3.7	1.8
Eight	..	..	..	..	..	2	..	2	..	4	3.0	2.7
Total						20	11	12	7	50	3.1	1.6

TABLE 16.

Average number of persons per room and average floor space (sq. ft.) per person sleeping.

Income groups					All		Self-owned		Rented		Free	
					P	F	P	F	P	F	P	F
Below Rs. 100	..	..	..	..	3.1	31.0	..	..	3.1	32	3.0	30
Rs. 100 to 150	..	..	..	..	1.9	55.0	..	..	1.9	55	..	..
Rs. 150 to 200	..	..	..	..	1.8	65	..	..	1.8	65	..	..
Rs. 200 to 250	..	..	..	..	1.7	65	1.0	73	1.8	64	..	..
Rs. 250 to 300	..	..	..	..	..	..	..	..	..	..	..	..
Rs. 300 and above	..	..	..	..	1.7	96	..	..	1.7	96	..	..

P—Average number of persons sleeping in a room.

F—Average floor space in square ft. per person sleeping.

TABLE 17.

Average monthly expenditure per family by items.

Commodities							Below Rs. 100	Rs. 100 to 150	Rs. 150 to 200	Rs. 200 to 250	Rs. 250 to 300	Rs. 300 & above	Average for all groups
							Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
<i>Cereals</i>													
Rice	..	..	..	..	..	..	5 6	6 2	7 11	10 12	10 11	11 5	7 10
Wheat	..	..	..	..	..	..	8 15	8 6	7 10	10 12	8 12	11 11	9 2
Wheat flour	..	..	..	..	..	..	0 4	0 11	0 5	0 5	0 2	0 5	0 7
Bread	..	..	..	..	..	..	..	0 2	0 3	0 2	..	2 8	0 6
Other wheat products	..	..	..	..	..	..	0 1	0 4	0 3	0 3	..	1 0	0 2
Other cereals	..	..	..	..	..	..	1 1	1 2	0 12	0 5	0 14	1 1	0 14
Total							12 11	16 11	16 12	21 13	20 7	27 14	18 9
<i>Pulses—</i>													
Total							3 11	6 1	6 7	6 15	5 0	9 14	6 0
<i>Milk and fats—</i>													
Milk	..	..	..	..	..	..	6 15	8 13	12 1	13 4	23 5	26 13	11 14
Curd	..	..	..	..	..	..	0 8	0 12	1 3	2 3	0 2	1 13	1 4
Butter	..	..	..	..	..	..	0 15	1 5	1 9	4 12	1 3	4 3	2 2
Ghee	..	..	..	..	..	..	4 13	9 5	11 3	9 3	15 4	12 10	9 6
Vanaspathi	..	..	..	..	..	..	0 15	1 11	1 7	1 12	0 4	4 6	2 0
Gingelly oil	..	..	..	..	..	..	1 9	1 7	2 9	5 0	3 8	6 3	2 14
Mustard oil	..	..	..	..	..	..	1 11	1 12	1 11	2 2	2 7	0 13	1 14
Total							17 6	25 1	31 11	38 4	46 1	56 13	31 6
<i>Fruits and vegetables—</i>													
Fruits	..	..	..	..	..	..	0 12	1 12	1 12	2 3	4 0	6 11	2 5
Potatoes	..	..	..	..	..	..	1 9	1 12	1 12	2 3	1 3	3 7	1 15
Onions	..	..	..	..	..	..	0 10	0 9	0 10	0 10	0 14	0 11	0 14
Green leaf vegetables	..	..	..	..	..	..	1 8	1 13	2 9	2 2	1 7	2 14	2 8
Other vegetables	..	..	..	..	..	..	2 6	2 13	2 1	3 6	3 12	9 4	3 15
Total							6 13	8 11	8 13	10 8	11 4	22 15	11 9

TABLE 17—contd.
Average monthly expenditure per family by items—contd.

C. P. & C. I.

Commodities						1	2	3	4	5	6	7
						Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Condiments—												
Self	..	..	..	..	..	0 5	0 5	0 6	0 9	0 9	0 11	0 8
Chillies	..	..	..	..	..	0 15	0 12	0 13	1 4	1 2	0 14	0 15
Turmeric	..	..	..	..	..	0 4	0 2	0 4	0 3	0 2	0 7	0 8
Tamarind	..	..	..	..	..	0 2	0 4	0 3	0 4	0 2	0 10	0 6
Mustard	..	..	..	..	..	0 2	0 2	0 3	0 2	0 4	0 7	0 7
Other condiments	..	..	..	..	..	0 13	1 10	1 7	1 8	1 5	1 12	1 7
Pickles	..	..	..	..	..	0 2	0 4	0 6	0 4	0 13	0 7	0 8
Total						2 11	3 7	3 10	4 2	4 5	5 4	4 11
Animal food.—												
Goat's meat]	..	..	..	..	..	1 15	1 0	2 5	1 0	3 9	4 3	1 14
Other mutton	..	..	..	..	..	0 1	0 1	0 5	..	..	1 1	0 3
Fowl	..	..	..	..	..	..	0 2	..	..	..	0 8	0 2
Beef	..	..	..	..	..	0 2	0 2	..	..	..	0 14	0 3
Fish	..	..	..	..	..	0 14	0 3	0 10	1 2	..	1 2	0 10
Eggs	..	..	..	..	..	0 7	0 4	0 6	0 6	2 12	2 14	0 12
Total						3 7	1 12	3 10	2 8	6 5	10 10	3 12
Miscellaneous—												
Tea	..	..	..	..	..	1 4	1 4	0 15	2 5	1 7	2 8	1 8
Coffee	..	..	..	..	..	..	0 2	0 11	0 13	2 2	2 11	0 11
Sugar, refined	..	..	..	..	..	2 0	2 3	2 15	2 15	4 13	3 5	2 10
Raw sugar	..	..	..	..	..	0 3	0 8	0 8	0 4	1 2	2 15	0 11
Cocoa	..	..	..	..	..	..	..	0 4	0 3	0 4	0 8	0 2
Gur	..	..	..	..	..	0 12	1 2	1 0	1 7	0 10	1 4	1 1
Biscuits	..	..	..	..	..	0 2	0 5	0 5	0 8	0 14	1 13	0 8
Canned foods	..	..	..	..	..	..	..	0 1	..	..	2 6	0 4
Aerated water	..	..	..	..	..	0 1	0 2	..	0 6	0 6	1 2	0 4
Others (sweetmeat)	..	..	..	..	..	0 6	1 12	1 1	1 12	1 3	2 3	1 7
Food bought and consumed away from home	..	..	..	..	..	0 4	..	0 2	1 6	..	1 14	0 8
Total						5 0	7 6	7 14	11 15	12 13	22 9	9 10
Total: all food						51 11	69 1	78 12	96 1	106 3	155 15	85 9
Fuel and lighting—												
Firewood	..	..	..	..	..	2 11	4 2	5 12	5 8	5 12	7 10	4 12
Charcoal	..	..	..	..	..	1 0	2 4	1 8	2 5	1 3	5 0	2 3
Soft coke	..	..	..	..	..	0 9	0 6	..	0 6	0 9	..	0 8
Steam coal	..	..	..	..	..	0 2	..	0 1	..	..	1 6	..
Kerosene oil	..	..	..	..	..	0 11	0 10	1 3	0 11	1 2	0 8	0 11
Match box	..	..	..	..	..	0 4	0 4	0 4	0 8	..	0 8	0 5
Lamp, chimney etc.	..	..	..	..	..	0 1	0 6	0 3	0 5	0 3	0 4	0 4
Electricity (lighting)	..	..	..	..	..	0 3	0 4	..	2 10	1 2	6 4	1 6
Others	..	..	..	..	..	0 4	0 9	0 2	0 8	0 12	0 8	0 6
Total						5 13	8 13	9 1	12 13	10 11	22 0	10 7

TABLE 17—contd.

Average monthly expenditure per family by items.—contd.

Commodities						1	2	3	4	5	6	7
						Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.	Rs. As.
Clothing—												
Men						6 9	7 11	8 14	9 8	10 0	14 5	8 18
Women						4 6	6 0	8 6	8 8	8 0	9 7	6 14
Children						2 8	3 9	5 9	6 12	7 2	7 11	4 12
Total ..						13 7	17 4	22 13	24 12	25 2	31 7	20 7
Furniture and household requisites—												
Total ..						2 10	3 8	4 12	5 0	9 10	9 1	4 11
Housing—												
Total ..						8 13	12 6	15 1	21 5	24 8	31 15	16 5
Miscellaneous—												
Servants						1 12	1 14	2 8	5 14	4 9	10 9	4 15
Washerman						2 2	2 13	2 15	2 15	2 5	6 2	3 1
Barber						1 2	1 2	1 9	1 3	0 12	1 7	1 5
Shaving requisites						0 4	0 7	0 1	0 3	0 6	0 13	0 5
Cobbler						0 6	0 13	0 10	0 8	0 5	1 8	0 10
Gardening and its upkeep .. .. .						..	..	..	0 3	1 6	1 9	0 7
Sweeper						0 8	0 7	0 7	1 5	2 11	3 7	1 0
Children's education						3 10	9 2	18 12	9 10	16 13	28 12	12 3
Religious ceremonies						0 13	1 10	1 7	..	1 13	2 15	2 5
Washing soap						1 2	1 4	1 1	0 12	2 0	1 15	1 5
Toilet soap						0 7	0 9	0 7	..	0 8	1 1	0 10
Other toilet requisites						0 4	0 15	1 4	1 14	2 0	2 11	0 10
Tooth brush .. .. .						..	0 1	0 1	0 1	0 2	0 6	..
Tooth powder						0 1	0 7	0 2	0 3	0 2	1 4	0 9
Newspaper						0 5	0 7	0 5	1 2	0 3	2 11	0 12
Entertainments						0 6	0 12	0 12	1 15	1 0	2 4	1 4
Club subscription						0 11	0 8	0 8	0 9	0 10	2 1	0 12
Postage						0 9	0 6	1 0	0 8	1 10	1 6	0 14
Medical attendance						1 15	1 13	0 10	2 7	3 12	2 10	2 10
Medicines						3 2	3 5	1 14	2 13	5 2	3 10	4 9
Holiday expenses						0 1	1 7	0 4	0 10	1 11	1 0	1 15
Travelling from and to place of work						0 3	0 1	0 2	1 15	0 8	1 0	1 1
Maintenance of own conveyance						0 2	0 8	..	0 1	0 3	1 3	1 0
Cycles (repairs)						0 7	0 7	0 1	0 2	..	0 13	1 10
Radio (repairs etc.) .. .. .						..	..	..	0 2	..	..	..
Taxes .. .. .						..	..	0 1	3 11	3 7	15 7	2 7
Provident fund						4 14	7 8	6 12	15 13	22 4	28 5	11 8
Insurance						1 4	4 6	10 6	8 14	6 11	17 15	7 0
Remittances to dependants						2 0	0 7	1 12	8 1	5 5	15 1	5 4
Interest on loans						1 5	1 14	4 7	2 9	1 8	2 8	2 4
Repayment of loans						5 4	8 7	11 0	17 14	15 5	21 9	11 12
Marriage presents .. .. .						..	0 3	..	..	..	0 3	0 12
Pansupari						1 7	1 12	2 15	1 10	1 2	1 6	1 12
Cigarettes						0 15	0 8	0 4	1 2	0 1	2 2	0 12
Tobacco						0 1	0 8	0 3	0 5	0 10	2 1	0 8
Flowers						0 1	0 2	0 2	0 4	0 5	0 3	0 2
Charity						0 4	0 6	1 3	0 11	1 6	1 5	0 12
Other miscellaneous						1 14	1 0	1 2	1 0	2 0	5 6	1 12
Total ..						39 9	53 3	76 15	98 13	110 6	207 8	91 15

